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Evaluation Report

on

Community Self-Financing of Water & Sanitation Systems (CSF)

March 1995

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Table of Content

	<i>page</i>
A. Preface	1
B. Approach and Methodology	3
a. Discussion between CARE Jakarta and Consultant	3
b. Workshop I	3
b.1. Join Effort in Defining the Objectives and Scopes of the Evaluation Study	3
b.2. Site Selection	4
b.3. Site Selection for Household Survey	6
b.4. Development of Questionnaires	7
c. Field Work	7
d. Workshop II	8
C. Analysis and Findings	9
C.1. The CSF, Concept and Transformation	9
C.2. Overall Inputs and Efficiency of CSF	13
C.3. Site Selection and Gradation of CSF Implementation in the Field	15
C.4. Performance of the Projects and Technical Aspects	17
C.4.1. Water Availability	17
C.4.2. Types of Water Points	17
C.4.3. Type of Water System	18
C.4.4. Quality of Construction and Outreach of Services	18
C.4.5. Sanitation Facilities	19
C.4.6. Others	19
C.5. Water Users Organisation	20
C.5.1. Institutional	21
C.5.2. Water Fee	23
C.5.3. Cash Accumulated and Placement	25
C.5.4. Mixture in Using the O&M Funds	27
C.6. Self Finance in Project Implementation	29
C.6.1. Relation to Other Previous Projects	29

C.6.2. Community Financial Contribution in Project Implementation	32
C.7. Involvement of Other Financial Institution	33
C.7.1. Credit from Banks	34
C.7.2. Credit from Other Organisations	35
C.7.3. Credit in the Form of Materials	35
C.8. The Involvement of Women in Water Project	36
C.9. Economic Condition of the Beneficiaries	36
C.9.1. Income	37
C.9.2. Income vs Contribution for Project Implementation	40
C.9.3. Water Fee vs Family Expenditure	42
C.10. Replication of CSF Concept	45
C.10.1. Continuation of CSF by CARE or Ex-CARE Staff	45
C.10.2. Adoption & Adaptation of CSF concept by Government	45
C.10.3. Adoption & Adaptation of CSF concept by other NGOs	46
C.10.4. Availability of Favorable Credit from Financial Institutions	46
C.11. Conflict of Working Styles; CSF and Other Development Actors	46
D. Recommendations	48

Annex

Annex 1 : List of People Met

Annex 2 : Questionnaires



A. Preface.

This report is Final evaluation of Community Self Financing of Water & Sanitation System (CSFW) implemented by CARE and funded by USAID/Indonesia.

CARE has been working in the Water sector in Indonesia for over fifteen years. During that time, CARE implemented a series of water development projects beginning with the Rural Water Supply and Sanitation Project, which then evolved into the Water and Sanitation for Healthier Environmental Settings (WASHES), and the Water component under Sulawesi Rural Development Project (SRCDD). Usually the ultimate aim and the type of concrete activities in the field is the same such as improve the health condition of the needy, release the poor community from the water burden, self-help or community participation, etc. However the label of the project/program change from time to time and depend on the global trend which is also change from time to time.

The CSFW is implemented by CARE since five years ago in three provinces; West Java, East Java and Nusa Tenggara Barat (NTB). The overall CSFW goal is to increase the rural communities' access to reliable and safe Water Supply and Sanitation facilities through effective participation in financing and maintenance of those facilities. That was the uniqueness which differ the CSFW to other Water Supply and Sanitation programs.

Therefore the CSFW intermediate goals focus on the communities' achievement in the self-financing of water and sanitation facilities, willingness and ability to mobilize local resources and obtain credit for financing the water and sanitation system, convince and increase the willingness of banks and other lending institutions to provide credit. Besides that this approach is expected to improve the community technical and management skills such as resource mobilization, access to banks and other lending institutions, organize the loan repayment, etc. And also the replication of the CSF approach to other WS&S development projects in Indonesia which are done by other development actors such as Government, other NGOs, etc.

The most unique aspect of CSFW which sets it apart from other WS&S activities in rural Indonesia is that to participate and receive CARE technical assistance, communities are required to pay 100% of system cost for skilled and unskilled labor, local and imported materials and equipment. In other words CARE contribution only include technical assistance and logistical support. In the previous WS&S programs, the community's contribution was substantial. In Rural WS&S project that community contribution achieve approximately 35% and in WASHES it increase until more than 60%. Regardless how that analysis was done, the target of achieving 100% self-finance in CSFW is derived from previous experiences.

Therefore this evaluation is based on those intermediate goals also. The snapshot of existing profile is not sufficient to understand the overall process and problem in implementing the CSF concept. Therefore active involvement of CARE's staffs (especially those who involve in the project implementation) in this evaluation is very important. For that purpose this evaluation is arranged as follows :

- ♥ Discussion between CARE and the Evaluation team, especially related to the interpretation of Term of Reference. From this process better understanding is resulted and overexpectation can be avoided.
- ♥ **Workshop I.** CARE's staffs from West Java, East Java and NTB involved in this workshop. Locations to be surveyed, questionnaires, amount of respondents, and other related methodological aspects were developed together in this workshop.

ld work was conducted by the evaluation team and CARE's staffs who
op I.

ata collected in the field work was then analyzed together in the
s staffs who previously joined the workshop I and other staffs who
ork participate in workshop II.

directly serve two purposes; Make evaluation of CSFW program and
fs (or ex-CARE staffs). And this report automatically is the result of

ld like to thank CARE's Field Office Staffs in West Java, East Java
s involvement, providing us all information and logistical support. We
CARE Jakarta, especially Mr. Budhi Raharja for his involvement in
work ; and all support critical to the success of this evaluation. And we
ernment officials in West Java, East Java and NTB for their hospitality



ment Officials deal with Water & Sanitation, Inform the field findings and discuss the
replication of CSF concept.

B. Approach and Methodology.

Besides to review and analyze the achievement of what has been done, this evaluation study is designed as a learning process for both CARE International and also for new NGOs formed by ex-CARE staffs (YKMI, YASBU, YSLPP). Therefore this evaluation utilize participatory approach. Which means the process in developing methodology, selection of sites, conducting the interviews and field visits, as well as analysis of data gathered were done by consultant together with CARE or ex-CARE staffs. Especially those who execute the respective projects. Through this process it was expected that the ex-CARE staffs may gather experiences which can be used for their further activities.

In general the methodology and process conducted in developing that evaluation methodology are as follow :

a. Discussion between CARE Jakarta and Consultant.

After several correspondences and phone conversations, a meeting between consultant and CARE was conducted in the CARE's headquarters in Jakarta.

In this meeting various aspects such as the expectation of CARE, history and evolution of the project, concept, etc were discussed. Based on those aspects an appropriate approach was then developed.

b. Workshop I.

After that it was continued with the first workshop (workshop I) which was conducted in Yogyakarta (October 1994).

Besides consultant team and CARE Indonesia, there are participants come from Yayasan Setiabudi Utama/YASBU (ex-CARE staffs from CARE Jawa Barat), Yayasan Karya Mandiri Indonesia/YKMI (ex-CARE staffs from CARE Jawa Timur) and Yayasan Sumberdaya dan Lingkungan untuk Pelestarian Pembangunan/YSLPP (ex-CARE staffs from CARE Nusa Tenggara Barat).

In order to make the workshop more efficient (such as handling paper works and secondary data), a support from secretariat CARE Jakarta was provided to this workshop.

The overall process within that workshop can be classified as follows :

b.1. Join Effort in Defining the Objectives and Scopes of the Evaluation Study.

Although the Term of Reference for this evaluation has been defined by CARE Indonesia and discussed with consultant in meeting described above, it was felt that a space to accommodate various aspirations from YASBU, YKMI and YSLPP should be made.

Like usual, in the beginning so called "evaluation" is always perceived as a measuring tool to justify whether certain activity is right or wrong and/or good or bad. And at the end it may affect the career of somebody.

In order to avoid that perception, representative from CARE Indonesia clearly explained the and stress the ultimate aim of this evaluation study. It was repeated

many times that the aim of this evaluation is to learn from previous experiences for improvement in the future.

The consultant team explained the nature of "Community Self Financing Approach". It was stressed that not like physical construction where someone need to manage technical aspects only; the so called "Community Self Financing" was much more difficult. It can be considered as the main problem in various development activities at the grass root level in Indonesia or even in other developing countries.

Through this "ice breaking" process, the participants from YASBU, YKMI and YSLPP were more excited and their involvement became more active. Each of them made presentation of their experiences and difficulties in implementing the CSF program in the fields.

As result of this intensive interaction, four topics are perceived as important focus of this evaluation study :

- Water & sanitation facility are finite.
Since this program is referred as CSF for Water and Sanitation system, water and sanitation should be there as designed. In other words the system made should be functioning.
- Water user organization, water fee and correlation of water fee and family income.
During this workshop there is serious debate among participants concerning the appropriate water fee. In some areas community are willing to pay high water fee while in other areas community had difficulty even to pay hundred rupiahs per family per month. And most participants are eager to know more about correlation between the water fee and level of income.
- Replication and/or diffusion of CSF approach.
Most participants are eager to know whether the approach they were doing in the past five years (CSF) could be imitated by other development actors or not.
- Human resources Development.
The impact of CSF program toward the improvement of skills of the community (such as water users organization & village technical cadres) and also the skill improvements among the CARE staffs, need to be reviewed.

Actually all focuses described above has been covered in term of reference provided by CARE Jakarta. But through this process participants from YASBU, YKMI and YSLPP did not felt to be left behind and were more excited in participating in the evaluation.

b.2. Site Selection.

CSF program was implemented in 3 provinces; West Java, East Java and Nusa Tenggara Barat. Within five years **139 projects** have been implemented

in three provinces mentioned above. **51** projects in West Java, **62** projects in East Java and **26** projects in NTB.

Not all of them can be visited and reviewed by this evaluation study. Therefore 30 sites (app 22% of total projects) were selected. Those sites will be visited and studied.

There were two choices in selecting the sites to be analyzed, totally random sampling or purposive. The purposive sampling method was chosen and in this case the sites selected were determined by respective participants. The criteria is what they perceive as "good", "moderate", and "bad".

Good means projects where the CARE staffs felt that they did not face any serious problem technically and socially.

Bad means projects where the CARE staffs felt that they experienced various technical and social problems.

Through this process it is expected that the result from those selected sites may provide appropriate picture about the overall CSF program.

The sites selected are :

	Village	Sub-District	District	Provinces	Criteria
1	Wonoanti	Tulakan	Pacitan	East Java	Good
2	Karang Nongko	Kebon Agung	Pacitan	East Java	moderate
3	Ketepung	Kebon Agung	Pacitan	East Java	moderate
4	Kluwih	Tulakan	Pacitan	East Java	bad
5	Bangunsari	Bandar	Pacitan	East Java	bad
6	Ngadirejan	Pringkuku	Pacitan	East Java	Good
7	Dersono	Pringkuku	Pacitan	East Java	Good
8	Mungging	Pulung	Ponorogo	East Java	moderate
9	Singgahan	Pulung	Ponorogo	East Java	bad
10	Banaran	Pulung	Ponorogo	East Java	moderate
11	Bojongkoneng	Ngamprah	Bandung	West Java	Good
12	Mekarharja	Talaga	Majalengka	West Java	moderate
13	Sukajadi	Lemahsugih	Majalengka	West Java	moderate
14	Cikanyere	Sukaresmi	Cianjur	West Java	bad
15	Pancalang	Mandiracan	Kuningan	West Java	moderate
16	Tajurbuntu	Mandiracan	Kuningan	West Java	bad
17	Leuwilaya	Sindangwangi	Majalengka	West Java	bad
18	Ciherang	Cicalengka	Bandung	West Java	moderate
19	Kertawangi	Cisarua	Bandung	West Java	bad
20	Mekarwangi	Lembang	Bandung	West Java	Good
21	Ndano	Bolo	Dompu	NTB	moderate
22	Pringgesela/Aikdewa	Masbagik	Lotim	NTB	moderate
23	Pringgasela/P.kopong	Masbagik	Lotim	NTB	Good
24	Gondang	Gangga	Lobar	NTB	Good
25	Pamenang Barat	Tanjung	Lobar	NTB	bad
26	Doridungga	Donggo	Bima	NTB	Good
27	Sabedo	Utah Rhee	Sumbawa Besar	NTB	Good
28	Kramabura	Dompu	Dompu	NTB	moderate
29	Pengadangan	Masbagik	Lotim	NTB	moderate
30	Ledang	Ropang	Sumbawa Besar	NTB	moderate

Each sites will be visited by the consultant and the various aspect such as the function of the system, water users organization & water fee, etc will be analyzed.

b.3. Site Selection for Household survey.

As discussed above there is a strong intention to make a correlation between the CSF program and the socio-economic profile of the community. On other hand visits to 30 sites described above will maximum gather data on the function of constructed system and the insight of water user organization only. Therefore household survey need to be conducted and one important element in that survey is to analyze the level of income of respective community.

Due to some time limitation, approximately 10% of the total projects from each regions are selected in which household interviews will be done.

Of those 30 sites, 17 sites are selected for this household interviews (6 in West Java, 7 in East Java and 4 in NTB). Once again the process in determining that 17 sites (of that 30 sites) was done by the participants using the same criteria as above (good, moderate and bad).

Then 5-15% of total population in respective village (who are served by the projects) are selected as respondents for this household interview. Lower percentage when total population is high and higher percentage when total population is low.

Sites included for this household survey and approximate respondents should be interviewed, are as follow :

Village	Sub-District	District	Provinces	Household Interviewed	Percent to Total Household served
1 Wonoanti	Tulakan	Pacitan	East Java	10	10.50%
2 Karang Nongko	Kebon Agung	Pacitan	East Java	14	15.56%
3 Ketepung	Kebon Agung	Pacitan	East Java	10	16.67%
4 Kluwih	Tulakan	Pacitan	East Java	10	33.56%
5 Bangunsari	Bandar	Pacitan	East Java	10	28.57%
6 Ngadirejan	Pringkuku	Pacitan	East Java	10	23.36%
7 Banaran	Pulung	Ponorogo	East Java	15	12.93%
8 Bojongkoneng	Ngamprah	Bandung	West Java	30	7.58%
9 Sukajadi	Lemahsugih	Majalengka	West Java	30	7.66%
10 Pancalang	Mandiracan	Kuningan	West Java	30	7.06%
11 Tajurbuntu	Mandiracan	Kuningan	West Java	25	8.61%
12 Leuwilaya	Sindangwangi	Majalengka	West Java	35	5.88%
13 Mekarwangi	Bandung	Bandung	West Java	25	16.50%
14 Pringgasela/P.kopong	Masbagik	Lotim	NTB	20	8.00%
15 Gondang	Gangga	Lobar	NTB	45	5.25%
16 Pamenang Barat	Tanjung	Lobar	NTB	20	9.12%
17 Sabedo	Utah Rhee	Sumbawa Besar	NTB	10	20.00%
Total Household Interviewed				349	

To cover various strata within certain village, the working steps was determined as follows :

- First the interviewer should refer to the existing village data. From that data variations of livelihood within respective village is known. For example there are farmers, traders and government labors (teachers, etc).
- Those groups should be proportionally represented in the interview.

Assistance from the personels of YASBU (for West Java Province), YKMI (for East Java Province) and YSLPP (for NTB Province) in conducting this household survey, is indispensable.

b.4. Development of Questionnaires.

The second day of the workshop was practically utilized to develop and refine the questionnaires. Several revisions were made based on the inputs from participants. Especially concerning the topic of family income and expenditure.

After that the standard coding especially for the closed-question were done together. The duplication of that questionnaires was done. Therefore when participants went back to their respective localities, a set of study instrument was available and ready to be used in the field.

In general the impact of the workshop is good. Simultaneously two products were resulted:

- preparation for the evaluation study, such as develop interaction between the consultants and the ex-CARE staffs which is important to smoothen the work later.
- and training to the ex-CARE staffs. Hopefully this experience can be used to conduct similar study later.

c. Field Work.

Two days after the Workshop I, the field work was started. It began in East Java (the first week), then West Java (the second week) and the last was Nusa Tenggara Barat (the third week).

All sites were visited as plan and during each visit discussion with **water users organization** and **village authority** were conducted. Observation to the water systems such as visits to several water catchments, public taps, water storage, etc, were also done.

In each region, special meeting with the Government Institutions deal with water & sanitation was organized. In East Java that meeting was organized by Bappeda Pacitan, in West Java by the Bina Sosial of West Java Province and in NTB by CARE. Various water & sanitation development actors (from Government) such as Dept of Public Works (Cipta Karya), Dept of Health, Bappeda, Dept of Home Affair, etc, attend that meeting.

In this meeting two main topics were discussed; the preliminary field findings and discussion related to the replication of CSF concept within Government's water & sanitation projects.

Then in each regions one special day was allocated for a meeting between consultant and YASBU, YKMI and YSLPP. In this meeting the continuation and future of CSF concept were discussed. For example, is there willingness and possibility to continue the CSF program on their own, what is the problem (if any), support needed, etc.

Household interview in selected villages described above were done in cooperation with personels from YASBU, YKMI and YSLPP.



Discussion with YASBU staffs concerning the field findings and replication of CSF concept

d. Workshop II

The workshop II was done in Yogyakarta on December 8 - 9, 1994. All personnel who attend the Workshop I, participate in this workshop.

In the Workshop II, focus was on the data analysis. All data gathered in the field was analyzed together. Through this process the participants get experiences in data processing and also in utilizing several statistical program. All findings, analysis and interpretations in this report had been discussed in that workshop.

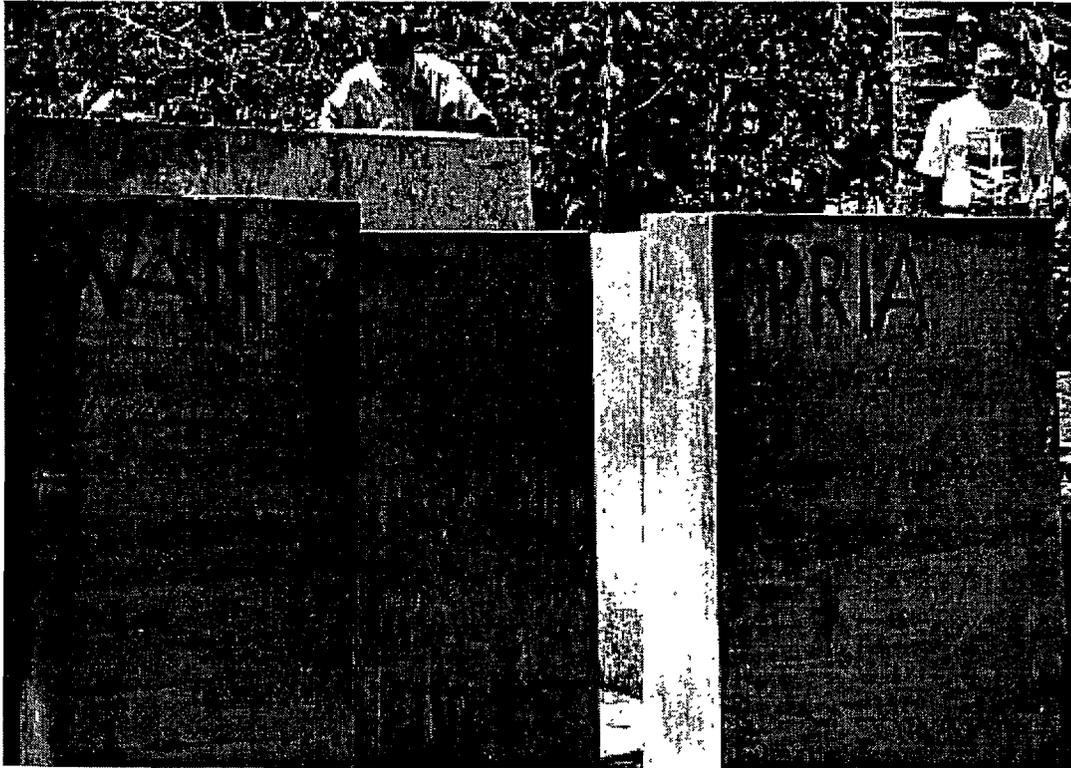
Hopefully the experiences gained from this process can be used by YASBU, YKMI and YSLPP to conduct similar type of works in the future.

Meeting with Government Officials deal with Water and Sanitation in West Java





Informal discussions with women were conducted also and from them various important informations could be gathered.



Visit public tab and public toilet which show the level of community's effort in operation & maintenance

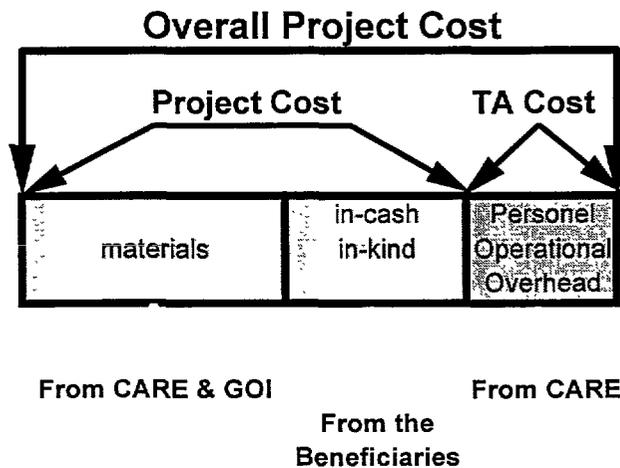
C. Analysis and Findings

C.1. The CSF, Concept and Transformation.

CARE has been active in Water Supply & Sanitation in Indonesia (and in other developing countries) since many years ago. Therefore, for CARE, Water Supply & Sanitation is not a new type of activity and even in some provinces in Indonesia the image of CARE is synonymous with a “water & sanitation organisation”.

From the project financing point of view, in the past part of the project cost came from CARE (or from various funding agencies through CARE) and the rest came from the beneficiaries (in cash and/or in kind). While technical assistance costs such as personnel costs (salary of CARE’s staff), operational costs (office, administration, transportation, etc), Consultants, Organisational Overhead, etc , are born by CARE.

Graphically, the Financing pattern in the past was as follows :



The ratio between the contribution from the beneficiaries (community contribution) as compared to the project cost or Overall project cost may vary from one project to another. It is influenced by various variables such as the community’s ability to contribute, willingness to contribute, level of urgency, etc.

In addition, the abovementioned ratio is also strongly influenced by the method in quantifying the community contribution, especially the quantification of in-kind contribution which can be interpreted by convenience.

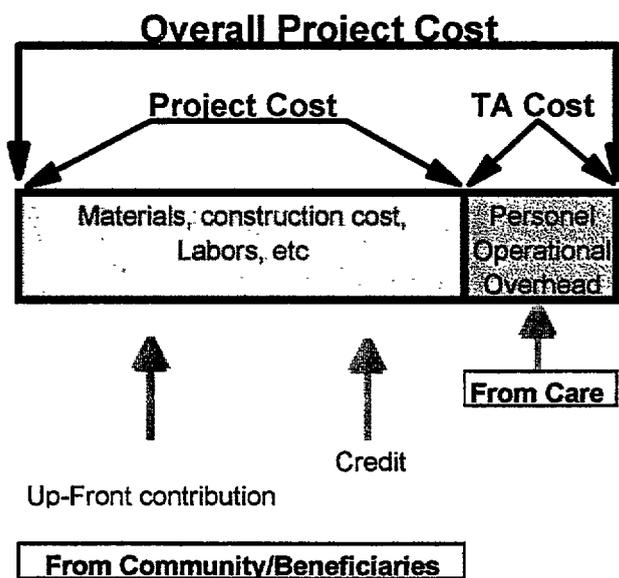
For example the local labor in the form of “gotong royong” could be multiplied by any value. Also the total man-power involved for a certain task may totally change the final figure. For example, installation of a faucet, which actually can be done by one person, is handled by ten persons. Or making a ditch to bury the pipes, which needs 300 mandays but in the calculation involves 1000 mandays, etc. This study does not aim to analyse the efficiency of the community contribution. However, the short description above shows that sensitivity is needed in order to quantify the community contribution.

The ratio of community contribution in previous CARE projects (Rural Community Water Supply Project/RCWS, Water and Sanitation for Healthier Environmental Settings/WASHES) is very substantial. Final evaluation of WASHES project (Mc Gowan, Soewandi & Aubel) mentioned that 50% of all on-site development costs were borne by community.

The feasibility study (Judd, 1988) which analysed several CARE-assisted communities, mentioned that at least 32% of project costs can be covered by the community in the form of up-front contribution. The remaining 68% could be in the form of loans from several rural banks. Concerning the availability of credit for water systems, it was stated also that over than 6,000 rural banks are available throughout the archipelago (Jackson, 1988).

Regardless of the variables utilised for those analyses, there was high optimism that a Community Self Financing approach had excellent potential for success. In the World Congress of International Water Resources Association this concept was named as a solution to Indonesia's Clean Water needs.

Graphically the financing pattern of the CSF is as follows :



Therefore it was expected, community should cover 100% of project cost. If they could not make available all funds needed, they could take credit from various local financial institutions. In this case, the assistance from CARE is provided at no charge.

While the TA cost is still remains the same as previous approach. Personel, operational and overhead cost such as to assist community in making survey & design, technical assistance during the implementation, cost for various types of trainings, etc, are provided by CARE (or other funding agencies through CARE).

From 139 projects implemented under the CSF concept (in West Java, East Java and NTB), 17 projects are financed by the community themselves.

The remaining 122 projects could be completed because of financial contribution from other sources (in the form of subsidy/grant). That means, from the project financing point of view, those 122 projects are not different with previous pattern (Co-Financing).

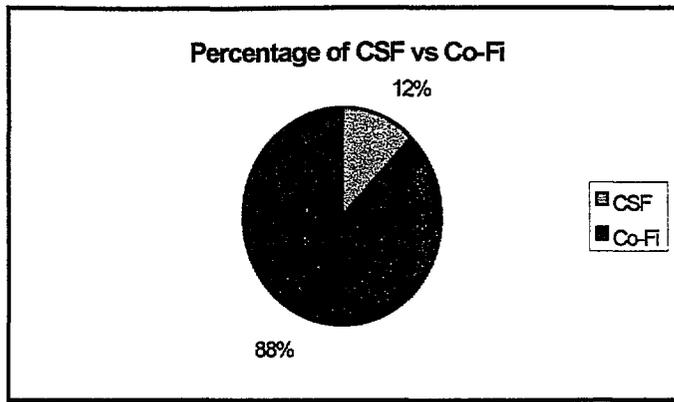


Chart 1

The percentage of CSF type of project is 12% and the remaining 88% are typical Co-Fi type projects.

For the 88% of total projects (or 122 projects), there are two main sources for subsidy (or partial subsidy); the **local Government** and **CARE** (non-CSF source).

For the **Co-Fi type** of projects (88% of total projects), the percentage of community contribution compared to the respective project cost vary from 0% to more than 90%.

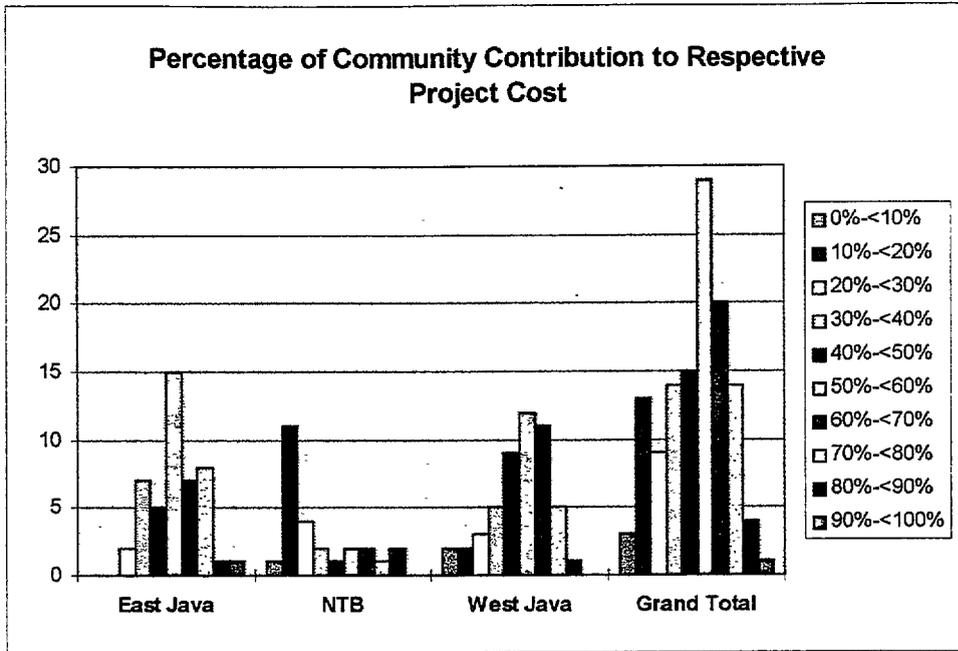
The distribution of **community contribution** under **Co-Fi type** of project is as follows :

Percentage of Community Contribution to Respective Project Cost										
0%<10%	10%<20%	20%<30%	30%<40%	40%<50%	50%<60%	60%<70%	70%<80%	80%<90%	90%<100%	Grand Total
0	0	2	7	5	15	7	8	1	1	46
1	11	4	2	1	2	2	1	2	0	26
2	2	3	5	9	12	11	5	1	0	50
3	13	9	14	15	29	20	14	4	1	122

When that figure is converted into percentage, the scenario is as follows :

Percentage of Community Contribution to Respective Project Cost										
0%<10%	10%<20%	20%<30%	30%<40%	40%<50%	50%<60%	60%<70%	70%<80%	80%<90%	90%<100%	Grand Total
0.00%	0.00%	1.64%	5.74%	4.10%	12.30%	5.74%	6.56%	0.82%	0.82%	37.70%
0.82%	9.02%	3.28%	1.64%	0.82%	1.64%	1.64%	0.82%	1.64%	0.00%	21.31%
1.64%	1.64%	2.46%	4.10%	7.38%	9.84%	9.02%	4.10%	0.82%	0.00%	40.96%
2.46%	10.66%	7.38%	11.48%	12.30%	23.77%	16.39%	11.48%	3.28%	0.82%	100.00%

That means, about 44.26% of the total beneficiaries under the Co-Fi type of projects contribute less than 50% of respective project cost, 40.16% contribute from 50-70% of respective project cost and the remaining 15.57% contribute more than 70% of respective project cost.



The percentage in Chart 1 above show only the comparison between total amount of CSF type of projects and total amount of Co-Fi type of projects i.e. there are 17 projects among 139 projects which fall under CSF category.

The comparison between total monetary value of real CSF type of projects to total project cost implemented by CARE (under CSF program) can be seen in the following chart.

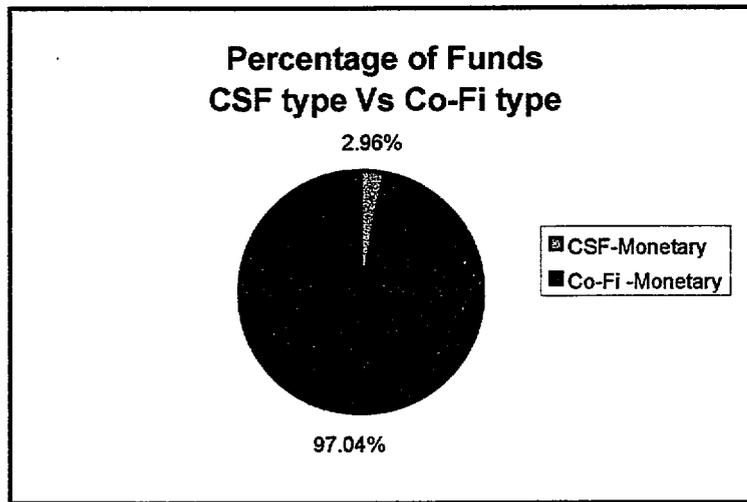


Chart 2.

However, Chart 2 shows only the total amount of monetized community contribution (for projects fall under the category of real CSF) compared to the value of total projects implemented by CARE in the last five years.

Under the category of Co-Fi type of projects there are community contributions also. Therefore the comparison between overall inputs from the community compared to subsidy from other sources (Government and also CARE), is presented in the following chart and table.

Total Value of CSF projects Implemented by Care (1989 - 1993)	Total Value of Community Contribution	Total Contribution (Subsidy) from others	
		From Government	From Care
3,718,732,799	1,776,097,013	1,195,439,713	747,196,073
	47.78%	32.15%	20.09%

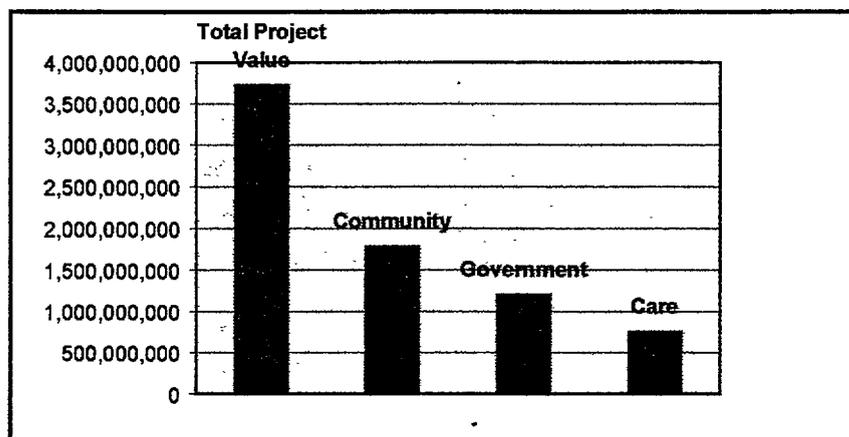


Chart 3.

From the **project financing point of view**, the description and analysis above show that the CSF program which was implemented in the last five years is still similar to the **Co-Financing approach**.

C.2. Overall Inputs and Efficiency of CSF approach.

One original idea of CSF was through promoting effective community participation, community resource mobilisation which lead to community self-financing of village water-supply.

To do such promoting and mobilisation there were various soft-ware inputs needed, inter alia in the form of :

- personnel costs for training, guiding and motivating the community,
- costs for assisting the community in making proper designs,
- costs to convince and involve other development actors (especially banks) to play better and more effective role in village water supply,
- operational & overhead costs
- etc.

In this analysis these inputs together are referred to as Technical Assistance Cost (TA cost).

The ratio between the Technical Assistance cost compared to the project cost can also vary from one case to another. The percentage of TA cost/project cost for a small project in very remote area of course will be much higher as compared to a big project in a more accessible area. Therefore it is not relevant to analyse the TA cost for individual projects but, rather, to see it from the overall program point of view.

As described above the total value of "project cost" of all water supply schemes implemented under this CSF program since 1989 - 1993 is app Rp 3,718,732,799 (app 1.75 million US \$)

Of that amount Rp 1,776,097,013 (47.76%) is the contribution from the community (in-cash and/or in-kind). Rp 1,195,439,713 (32.15%) came from the government and the remaining Rp 747,196,073 (20.09%) came from CARE.

The total TA cost for the overall CSF program is approximately US\$ 2.6 million.

The overall picture of inputs from various parties to this CSF program can be seen in the following chart.

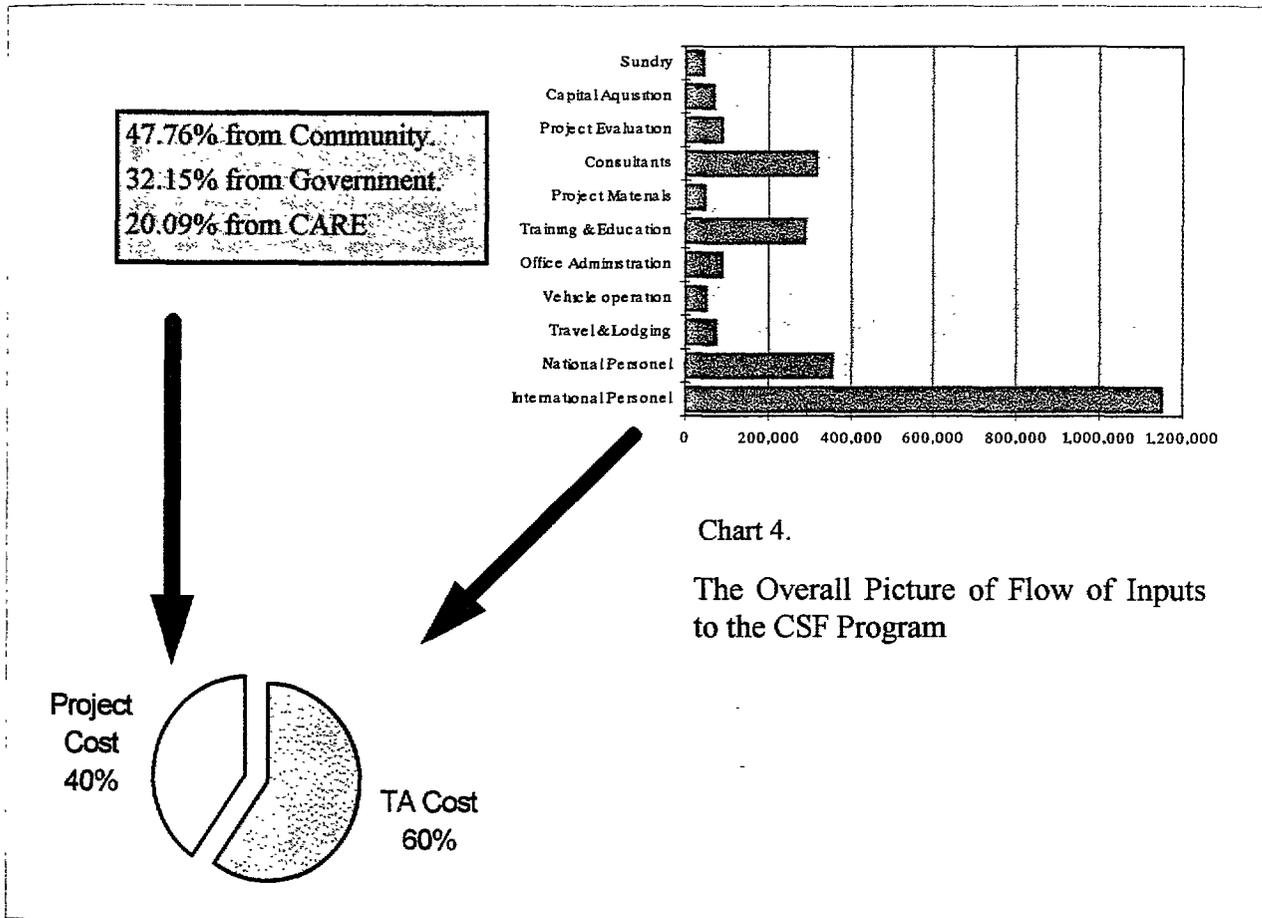


Chart 4.

The Overall Picture of Flow of Inputs to the CSF Program

The total TA cost (which came from CARE) is about 1.5 times the total local resources that could be mobilised (Community contribution, Local Government funds). On top of that, part of the project cost (20.09%) also came from CARE.

From this picture it is clear that the inputs from CARE were very substantial in launching this program. Whether such intensive inputs can be imitated by other development actors such as the Government or NGOs (including NGOs of ex-CARE staff) will be discussed in the next sub-chapter.

C.3. Site Selection and Gradation of CSF Implementation in the Field.

There are various variables that influence the self financing capacity of a certain community. In general this **Self financing capacity** is strongly influenced by the socio-economic conditions as well as the self-reliant spirit of respective community (referred as **ability** and **willingness** to pay).

One of the role of the field staff of CARE (besides assisting the community in making technical surveys and design) is to motivate the community toward creation and/or improvement of their **willingness** to pay. For this purpose various social marketing techniques were utilised and most important was the consistency, patience and endurance of CARE field staff in facilitating the community.

However the **ability to pay** is a given condition which is influenced by various complex factors and cannot be transformed in short period of time. Moreover most of CARE's field staff are not prepared for or do not have expertise in income generating activity. Therefore they were not in a position to assist the community in improving their income which at the end may leverage their ability to pay.

In other words, the ability to pay is one limiting factor in CSF programs.

On other hand, the practical socio-economic profile of the working areas in each provinces was not available. Data or maps showing the very poor, moderate or rich areas was not available. If the data was available, it was scattered in various forms which could not be utilised easily by the field staff. Therefore the field staffs had to go through various stages of trial and error.

To be direct, the CSF concept will be appropriate for, or above, certain socio-economic level only but not for those who are below or much below that level. That level can be developed based on certain assumptions or hypotheses. Consequently a **common platform** among regions (West Java, East Java, and NTB) can be made available. And that common platform becomes a basis for ex-ante evaluation (or learning basis for all parties involved in CSF program).

At this moment it is difficult to make that type of linkage since each regional CARE office may have different perceptions concerning the socio-economic conditions of their target community. For example there are several communities which are relatively rich but still receive subsidy from CARE. On other hand there are several very poor communities (such as villages in dry zone of Pacitan or in Lombok and Sumbawa) who are still very suffering from lack of clean water but do not have ability to make cash contribution. From the social justice point of view they deserve to receive subsidy or partial subsidy.

According to the CARE staff, there was an intention to conduct a socio-economic study in the working areas of CARE. But due to various reason that study was cancelled.

For the future, especially related to the continuation of CSF, it is **recommended** that CARE develop a socio economic profile of the target communities. Such data can then be converted/overlayed into the base map to form a simple geographical information system.

From this process the delineation of areas where **total self financing** should be done by the community, areas where **partial subsidy is still neded**, and areas where **major subsidy is needed** can be determined. The result will serve as a navigating tool for the CARE field staff.

Of course, a study such as the above mentioned is not relevant for a single, short project. But for a medium term project (such as the CSF) it is worthshile to make such an investment.

Typical housing condition in Cikanyere, West Java. Similar condition can also be found in other rich village such as Bojongkoneng, Pancalang, etc. This at least show that they are not poor

But for such rich community the contribution from CARE & Government is high (62%)



Typical housing condition in Lareu-Doridungga (Sumbawa) which reflect the economic condition of the people. Similar picture can also be found in many villages in East Java, NTB and West Java.

But in that village no input from CARE & Government (except technical assistance)

Self-Finance and Social Justice become the important philosophical question for all of us !!



C.4. Performance of the Projects & Technical Aspects.

C.4.1. Water Availability.

Regarding the performance of rural water supply projects, one of the most important issues is the availability of the water itself in the targeted settlement areas. In other words, confirming whether water is really flowing or not, was the first step conducted during the field visits.

Of the total 30 projects visited there were only 2 projects where water was not available; Bangunsari (East Java) and Leuwilaja (West Java).

In Bangunsari, the problem was due to local politics. Three months before this evaluation there was an election of the village head in Bangunsari village. The former village head (who was involved in the development of the water supply project) lost this election and was replaced by a new village head who is only 25 years old. As a result, there was friction among villagers especially between those who were in favour and those who were against the new village head. This affected also the water organisation in that village. Maybe someone closed the main valve and the water did not flow to the village. This is a common phenomena in village politics and usually cools down within a certain period of time.

The case of Leuwilaja is slightly different. Water has not been flowing since 14 months ago due to a distribution problem. The scheme in Leuwilaja is a sub-system under a bigger system which serves many villages (implemented by CARE/Washes). When the consumption in other villages is high, nothing is left for Leuwilaja. Therefore the flow of water to Leuwilaja depends on the generosity of the other villages who have not been generous for the past fourteen months.

The rest 28 projects (94%) are **functioning as designed**. It should be noted also that this field visit was done at the end of a very long dry season.

C.4.2. Types of Water Points

In every village, the system to distribute water to the users in general can be classified into three types :

- ◆ By Public tap (locally referred as MCK, Kran Umum, etc)
- ◆ House Connection.
- ◆ Combination.

The construction of the public taps vary from place to place. Each regional office has their own style of public tap which is influenced by the local materials easily available in the respective regions. In general a public tap consists of storage and taps. In East Java most public taps are made of masons with a rectangular shape, while in NTB and West Java usually made from a combination of ferro cement (for storage) and masons.

The shape and materials used may vary from one place to another but the concept is the same, with the most important factor being that it functions like it should.

Two types of house connections were applied, with and without water meters. The utilisation of water meters are found only in West Java. This means that a centralised storage system (and header) is utilised in order to fulfill the peak demand.

For house connections without water meters a flow restrictor is utilised. Therefore the flow to each user (customer) is restricted and stored at an individual level (such as storage in “bak kamar mandi” or in other types of containers).

C.4.3. Type of Water System.

All systems visited were piping systems (gravity fed systems or pumping systems using hydraulic ram). The water sources in general come from springs and seepage.

Other possible systems, such as the utilisation of ground water (shallow or deep well), purification of surface water, utilisation of rain-water, were not found. To a certain extent the choice of system was strongly influenced by the availability of the in-house expertise of CARE.

In some cases the piping system might be the most economic solution, for example when the spring is not very far from the settlement area and the amount of users (beneficiaries) is substantial. But when the distance of the water source is very far and for only a few users, the unit cost will be high. In such cases, systems such as utilisation of ground water would be more appropriate.

Therefore for the next CSF it is recommended that the technological choices should be widened because, in reality, what people need is the clean water rather than pipes.

C.4.4. Quality of Construction and Outreach of Services.

Regarding the materials, there are several quality grades in Indonesia. There are even several fake brands and products which are completely not recommended by the government (Indonesian Industrial Standard). This usually makes the inexperienced users (especially villagers) so confused and there are too many cases where fatal errors were made in purchasing the materials.

The quality of materials used (such as pipes, fittings, accessories, etc) and the construction of all 30 sites visited are in good manner. CARE field staff proved to be serious and cautious in assisting the communities in terms of provision of materials.

In each project site visited, several water points (in East Java it is called MCK) were checked. The distance from the households served and the location of respective MCK was not measured. But based on observation and information from the respective users, the MCK is carefully located and the distance maximum people need to walk is only 100 meters to get water. In other words, water is evenly distributed as planned.

C.4.5. Sanitation Facilities.

Although the original idea of this program is dealing with Water & Sanitation system, more efforts were allocated for water. In East and West Java, toilets were built as part of water tap. Especially in East Java where in every water taps (locally is referred as MCK) a toilet was built as a model. It is expected that the community will imitate that construction later and make individual toilet in their houses. But of course that process is not automatic and special effort, attention as well as special personel and financial allocation are needed.

This fact is not found in this project only, but one can say that it is the common phenomenon everywhere. In the past (or even up to now) activity related to hygiene and sanitation is usually combined with water supply and altogether is called as Water & Sanitation System (WSS). And in the implementation, water received much more attention compare to sanitation, since water involve more budget and psychologically water project is more prestigious than toilet project. Consequently sanitation aspect is slowly neglected.

Therefore it is recommended that in the future CARE should pay more attention toward sanitation activity. It should be noted also that water supply only will not effectively improve the health status of the community.

C.4.6. Others.

In common water supply project, various construction calculations (such as shape, dimension, etc) are usually based on certain standard design. By using that standard design, it will make the overall design process become much simpler. In other words, it will reduce the working load of the engineer or the technician.

However those standard designs are sometimes expensive. And automatically more money should be raised by the community to self-finance respective project.

Realizing that problem, CARE field staff smartly develop various innovations which result in less expensive construction but it is still technically sound. Some examples found among others are :

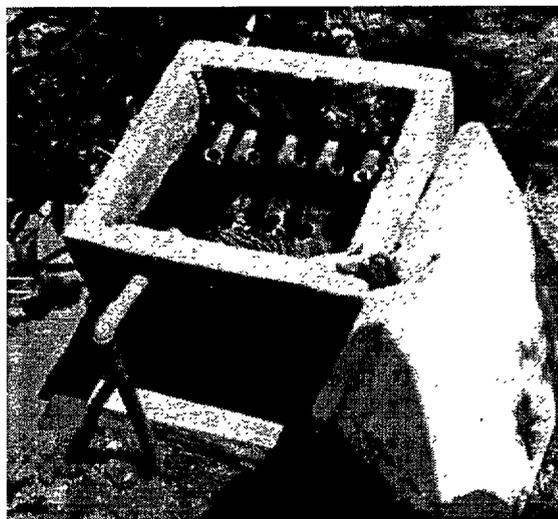
- ? Distribution chamber : Instead of using conventional V-notch made of steel, CARE field staff use the PVC fitting which is cheaper and can be easily operated by simple villagers..
- ? Storage : In some projects existing individual storage in individual household (such as Water Jars, “bak kamar mandi”, “jeding dapur”, etc) are utilised as storage system, instead of making centralised storage. In other words the peak water demand is solved at individual level. Therefore it reduce the overall project cost.

Therefore, from technical point of view all projects visited (except two sites described above) are functioning well. It should be noted also that this visits were done at the end of a long dry season.



Hydraulic ram pump in Pacitan-East Java, the only functioning hydram in respective district. Not vary far from that location there are big Government scheme using also Hydraulic ram but none of them are working.

Innovative distribution system created by CARE's field staffs..... cheap and can be managed easily by the local community. Also save the central storage cost since the storage is done in individual house using available traditional container (right)



C.5. Water Users Organisation.

Like usual there are too many organisations at the village level in Indonesia. Each Department and/or every project in respective village tries to make a special sign. For example LKMD, PKK, Klompencapir, Keluarga Berencana, Proyek Penghijauan, Kelompok Petani, etc. Even groups of students who were engaged in temporary study service in certain villages (called KKN) sometimes make additional signs also. Thus, the front space of the village office usually is not enough to accomodate these signs.

Realizing this, and in order to be more systematic, a review regarding the water users organisation in general was done as follows :

- Discuss whether water users organisation is available or not. In this case the water users organisation can be at small users level (hamlet/dusun/RT) because there are some independent schemes which cover only one hamlet.
- After that discuss the structure and personnel elected for that organisation (Pengurus). There are some cases where the organisation was available but had no “Pengurus”.
- The next step was the reviewing of the organisational rule (locally referred as “anggaran organisasi” or “peraturan organisasi”). Even it is not documented or not written but if there is “Pengurus” who can at least explain orally, we catagorized it as “available/existing”.
- Then availability of administration systems such as simple bookkeeping, note, etc was reviewed as well.
- After that the water user fee was reviewed such as the payment on monthly or quarterly basis (for the user of public tap and for house connection).
- Then the total cash accumulated at that time was reviewed. For water organisations who keep the money in saving accounts (wholly or partially), the account books was checked also.

The overall results can be seen in Table “Water Organisation” on the next page.

<i>Water Organisation</i>					INSTITUTIONAL				ARRANGEMENT OF WATER FEE				CASH AVAILABLE (Nov 1994)	
					Availability of Water Users Organisation	Availability of "Pengurus" of Water Users Organisation	Availability of Organisational's Rule	Availability of Adequate Administration (bookkeeping)	Availability of Regular Water Fee Collection	Rate Applied		Volume Base	Cash available (book value)	Placement of Cash
										Flat Rate Rp/month	House Connection			
NO	Village	Sub-District	District	Provinces						Public Tap Users				
1	Wonoanti	Tulakan	Pacitan	East Java	Available	Available	Available	Available	Available	Rp 150			Rp 150,000	in Org
2	Karang Nongko	Kebon Agung	Pacitan	East Java	Available	Available	Available	Available	Available	Rp 500			Rp 656,000	in Org
3	Ketepung	Kebon Agung	Pacitan	East Java	No	No	No	No	No				None	
4	Kluwih	Tulakan	Pacitan	East Java	Available	Available	Available	Available	Available	Rp 100			Rp 200,000	in Org
5	Bangunsari	Bandar	Pacitan	East Java	Available	Available	Available	Available	No				None	
6	Ngadirejan	Pringkulu	Pacitan	East Java	Available	Available	Available	Available	Available	Rp 100			Rp 24,000	in Org
7	Dersono	Pringkulu	Pacitan	East Java	No	No	No	No	Available	Rp 300			Rp 30,600	in Org
8	Mungging	Pulung	Ponorogo	East Java	Available	Available	Available	Available	Available	Rp 400			Rp 100,000	in Org & Bank
9	Singgahan	Pulung	Ponorogo	East Java	No	No	No	No	No				None	
10	Banaran	Pulung	Ponorogo	East Java	Available	Available	Available	Available	No				None	
11	Bojongkoneng	Ngamprah	Bandung	West Java	Available	Available	Available	Available	Available			Yes	Rp 4,100,625	in Org & Bank
12	Ciherang	Cicalengka	Bandung	West Java	No	No	No	No	No	Rp 300	Rp 1,500		None	
13	Cikanyere	Sukamanah	Cianjur	West Java	Available	Available	Available	Available	No				None	
14	Pancalang	Mandiracan	Kuningan	West Java	Available	Available	Available	Available	Available			Yes	Rp 2,496,400	in Org & Bank
15	Tajurbuntu	Mandiracan	Kuningan	West Java	Available	Available	Available	Available	Available			Yes	None	
16	Mekarharja	Talaga	Majalengka	West Java	Available	Available	Available	Available	Available	Rp 100	Rp 1,000		Rp 1,100,000	in Org
17	Sukajadi	Lemahsugih	Majalengka	West Java	No	No	No	No	No				None	
18	Leuwilaya	Sindangwangi	Majalengka	West Java	No	No	No	No	No				None	
19	Kertawangi	Bandung	Bandung	West Java	Available	Available	Available	Available	Available	Rp 300			None	
20	Mekarwangi	Bandung	Bandung	West Java	Available	Available	Available	Available	Available	Rp 1,000		Yes	None	
21	Ndano	Bolo	Dompu	NTB	Available	No	No	No	No				None	
22	Pringgasela/Aikdewa	Masbagik	Lotim	NTB	Available	Available	Available	Available	Available	Rp 200	Rp 5,000		Rp 350,000	in Org
23	Pringgasela/P.kopong	Masbagik	Lotim	NTB	Available	Available	Available	Available	Available	Rp 200	Rp 5,000		Rp 300,000	in Org
24	Gondang	Gangga	Lobar	NTB	Available	Available	Available	No	No				None	
25	Pamenang Barat	Tanjung	Lobar	NTB	Available	Available	Available	No	No				None	
26	Doridungga	Donggo	Bima	NTB	No	No	No	No	No				None	
27	Sabedo	Utah Rhee	S.Besar	NTB	No	No	No	No	Available	Rp 550			Rp 1,820,000	in Org
28	Ledang	Ropang	S.Besar	NTB	Available	Available	Available	Available	No				None	
29	Kramabura	Dompu	Dompu	NTB	Available	Available	Available	No	No				None	
30	Pengadangan	Masbagik	Lotim	NTB	No	No	No	No	No				None	

200

C.5.1. Institutional

From 30 projects visited, 21 have water users organisation. But only 20 also have a “Pengurus”. One of them (Ndano in NTB) claimed to have a water users organisation but there was no person in charge. Among 20 organisations, only 17 organisations maintain adequate administration systems such as simple bookkeeping or at least notes.

Dersono (in East Java) still did not have water user organisation since the project just finished few months ago. They are still in the process of preparing the water organisation and considering their eagerness, we think it will be established in the near future.

Also in **Ciherang** (West Java). The project is not yet totally finished and the existing organisation is called the “Implementation organisation”. However the collection from those who already get water has been started and the money is specially used to pay their debt (loan from Supplier).

In **Leuwilaja** (West Java), water has not flowed to this village since 14 months ago and the water organisation (which was available in the past) has practically collapsed since there is no water.

The case of **Sukajadi** (West Java) is different. One of the “Pengurus” misused the money and the credibility of the water organisation has deteriorated. Although the system is still functioning, the community is reluctant to pay.

The case of **Sabedo** (Wanagiri hamlet) in NTB is quite unique. The whole population came from Bali (transmigrant) and consciously they refused to make new organisation. Their reason is because they already have a traditional community organisation (Banjar) which manages various aspects of life within that community. Therefore the collection from the community is done once or twice a year (during harvest time or usually combined with special religious ceremony). That money is used for various purposes such as improving the temple, religious ceremony, social activity and one of the purposes is for maintenance of the water system. The share for maintenance of the water system varies from time to time, but based on precedence approximately Rp 6,000/family/year (or Rp 500/family/month) is allocated for Water O&M. Consequently, although there is no water organisation, no “Pengurus” and no special bookkeeping, etc; the money is there and the system is functioning.

Based on four variables mentioned above the picture of Water User organisation for overall CSF program is as follows :

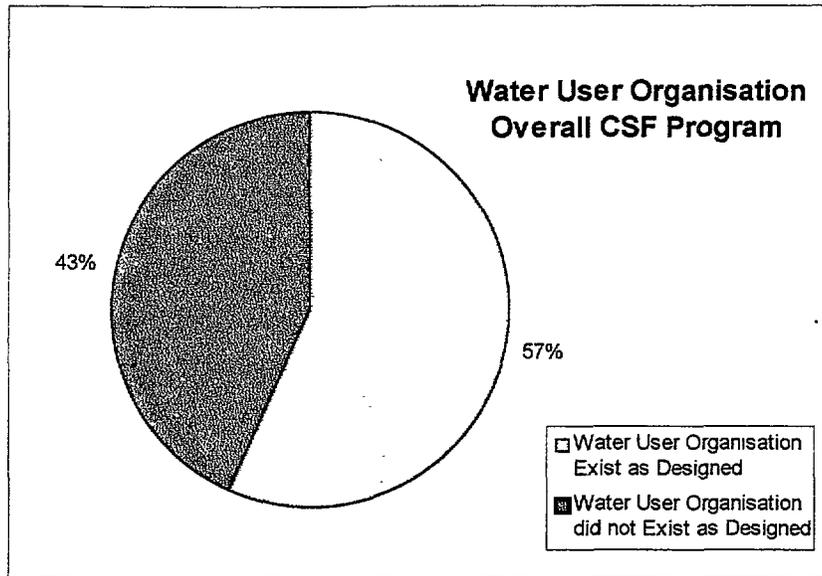


Chart 5

While the picture of the Water User Organisation in each region is as follows :

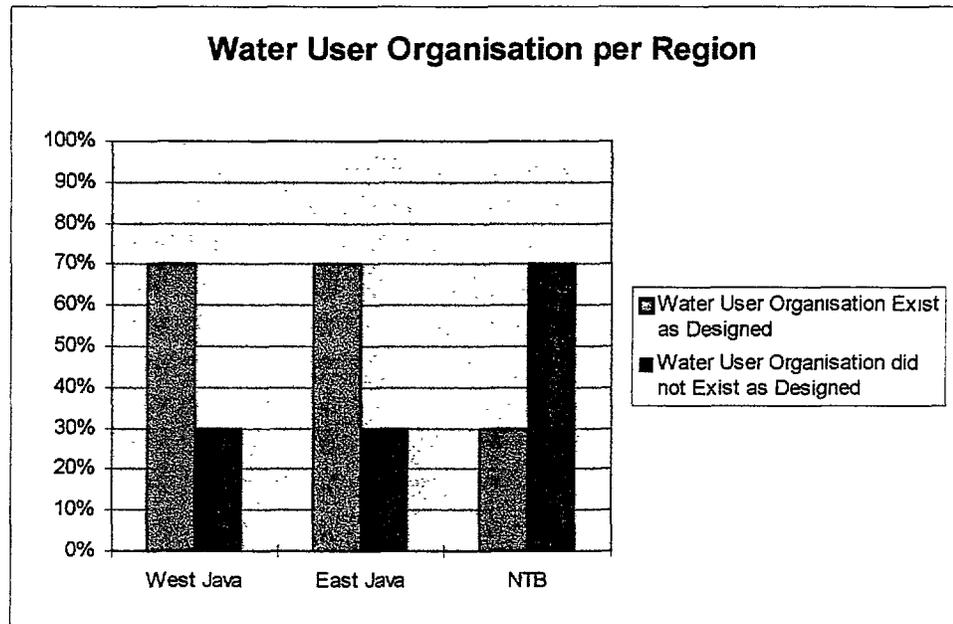


Chart 6

The Water User Organisation and the “Pengurus” in Pancalang village



C.5.2. Water Fee

The way the community organises the water fee varies from one project to another. But the most important point before discussing the amount of water fee is checking whether regular collection of water fee is done or not.

From 30 projects visited, 15 of them have arranged **regular** collection of the water fee. **Regular** does not mean necessarily monthly collection. It can be once every three months, once every six months or even yearly. Altogether is still classified as positive indication (regular water fee collection exists).

The rest do not have regular water fee collection. The common reason is that they feel that they can easily mobilise the resource such as “**iuran perbaikan**” or “**gotong royong**” when something happens.

In Cikanyere (West Java), although at this moment the regular water fee collection is not yet available but it will be started soon (construction just finished recently). All preparation (such as payment form, etc) were shown by the “Pengurus” of respective water user organisation.

The case in Gondang (NTB) is slightly different. The “Pengurus” of the respective water user organisation felt that legalisation from the government was needed. They were concerned that they may be blamed for engaging in some illegal activity.

From the availability of regular water fee collection point of view, the picture of CSF program and picture in each region are as follow :

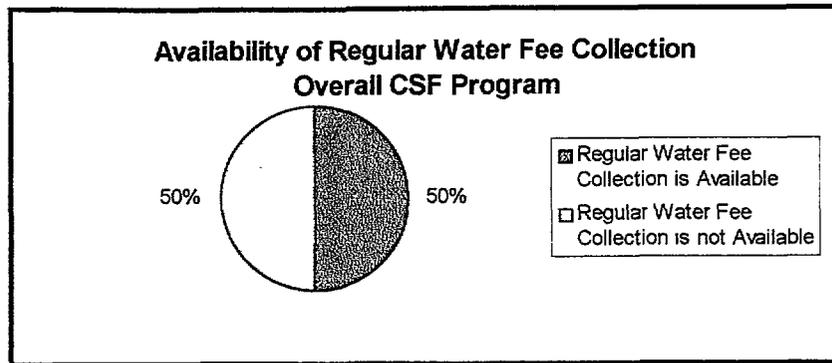


Chart 7

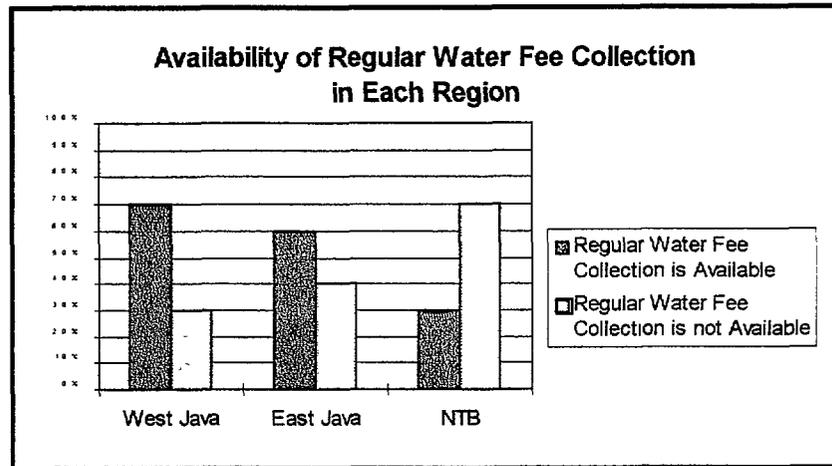


Chart 8

There are various types of water fees and in general it can be classified into two types, the **Flat rate** and **Volume-based rate**.

The Flat rate type can be further classified: for the **public tap users** and for those who have **house connection** (without water-meter).

Volume-based rate means the house connection with water meter and the payment is based on total water usage. It is like the system of water company in Urban areas. There are 3 locations using this system; **Bojongkoneng, Pancalang and Tajurbuntu**. There are some slight variations among those three areas but in general the tariff system is as follows :

Usage	Rp/m3
0 - 10 m3	1,500 flat
10 - 20 m3	100
20 - 30 m3	200
30 - 40 m3	300
> 40 m3	500

For the Flat-rate type, it can vary from Rp 100 - Rp 1,000/household/month (for the public tap users) and Rp 1,000 - Rp 5,000/household/month (for house connection/without meter).

The general comparison of each region is as follows :

- ◇ In East Java, 6 projects (out of 10 projects visited) already have regular water fee collection, all of them in the form of Flat-rate from the public taps (referred as MCK). The rate vary from Rp 100/household/month - Rp 500/household/month. The average is Rp 200/household/month.

No house connections system (with or without water meter) was found in East Java.

- ◇ In West Java, 7 projects (out of 10 project visited) have regular water fee collection. 4 projects have used water meter system (Bojongkoneng, Pancalang, Tajurbuntu & Mekarwangi). And the rest still use Flat rate type (public tap or house connection without water meter).

The average rate for those who take the water from public tap is Rp 425/household/month. And those who have water connection (without water meter) the average rate is Rp 1,250/household/month.

While in the areas which use the water-meter, the montly payment for individual household is depend on the total water usage. But calculating the information from water user organisation in Bojongkoneng, Pancalang, Tajurbuntu and Mekarwangi, the average payment is Rp 5,500/household/month.

- ◇ In NTB, only 3 projects (out of 10 projects visited) have regular water fee collection. One of them (Sabedo) even does not have a water users organisation but has a good collection system through the traditional “Banjar system”.

The average for those who get water from public taps is Rp 300/household/month. And those who have house connection (without water meter) is Rp 5,000/household/month.

The comparison above shows only the absolute average water fee per region. More detailed analysis, especially to compare the water fee with the family income, will be discussed in next sub-chapter.

C.5.3.-Cash Accumulated and Placement.

It was interesting to learn about the water user organisations, the structure and job division, the organisational rules, etc. One could explain the complexity of the organisation structure, the list of “Pengurus”, the table of water fee, etc. However, the climax was in the portrait of total money accumulated for Operation and Maintenance (cash on hand).

This study is not meant to audit the financial position of each water user organisation. Therefore, the most that could be done in the field was to check the total amount of cash available at that time. It was done through checking the bank account (if any), book or notes available and also the oral explanation from the “Pengurus” (especially the treasurer).

From 30 projects visited, there were 12 projects which have accumulations of cash for O&M (6 in East Java, 3 in West Java and 3 in NTB).

The list of projects, cash available and placement of cash, is as follows :

NO	Village	Sub-District	District	Provinces	CASH AVAILABLE	
					Cash available (book value)	Placement of Cash
1	Wonoanti	Tulakan	Pacitan	East Java	Rp 150,000	in Org
2	Karang Nongko	Kebon Agung	Pacitan	East Java	Rp 656,000	in Org
3	Ketepung	Kebon Agung	Pacitan	East Java	None	
4	Kluwih	Tulakan	Pacitan	East Java	Rp 200,000	in Org
5	Bangunsari	Bandar	Pacitan	East Java	None	
6	Ngadirejan	Prngkulu	Pacitan	East Java	Rp 24,000	in Org
7	Dersono	Prngkulu	Pacitan	East Java	Rp 30,600	in Org
8	Munggung	Pulung	Ponorogo	East Java	Rp 100,000	in Org & Bank
9	Singgahan	Pulung	Ponorogo	East Java	None	
10	Banaran	Pulung	Ponorogo	East Java	None	
11	Bojongkoneng	Ngamprah	Bandung	West Java	Rp 4,100,625	in Org & Bank
12	Ciherang	Cicalengka	Bandung	West Java	None	
13	Cikanyere	Sukamanah	Cianjur	West Java	None	
14	Pancalang	Mandiracan	Kuningan	West Java	Rp 2,496,400	in Org & Bank
15	Tajurbuntu	Mandiracan	Kuningan	West Java	None	
16	Mekaraharja	Talaga	Majalengka	West Java	Rp 1,100,000	in Org
17	Sukajadi	Lemahsugih	Majalengka	West Java	None	
18	Leuwilaya	Sindangwangi	Majalengka	West Java	None	
19	Kertawangi	Bandung	Bandung	West Java	None	
20	Mekarwangi	Bandung	Bandung	West Java	None	
21	Ndano	Bolo	Dompu	NTB	None	
22	Pringgasela/Aikdewa	Masbagik	Lotim	NTB	Rp 350,000	in Org
23	Pringgasela/P.kopong	Masbagik	Lotim	NTB	Rp 300,000	in Org
24	Gondang	Gangga	Lobar	NTB	None	
25	Pamenang Barat	Tanjung	Lobar	NTB	None	
26	Doridunga	Donggo	Bima	NTB	None	
27	Sabedo	Utah Rhee	S.Besar	NTB	Rp 1,820,000	in Org
28	Ledang	Ropang	S.Besar	NTB	None	
29	Kramabura	Dompu	Dompu	NTB	None	
30	Pengadangan	Masbagik	Lotim	NTB	None	

In **Tajurbuntu**, although the flow of money from the collection of water fees is good, they use the money for pre-financing the new customers.

There is a similar situation in **Mekarwangi** and **Kertawangi** where the inflow from water fee collection are used to pay their debt.

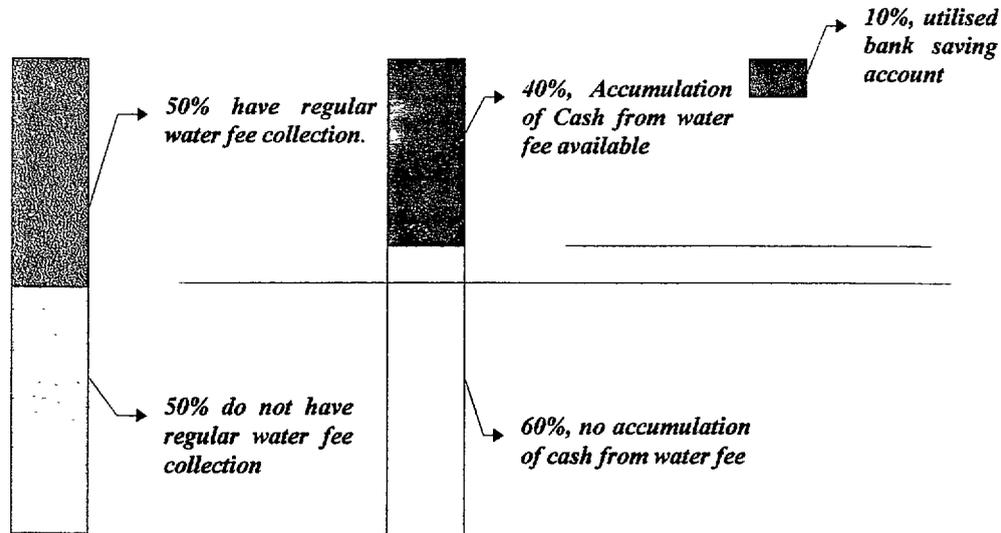
The next issue is where do they put the money ?

Most of that money was kept by the treasurer of respective water users organisation. Only three (Munggung/East Java, Bojongkoneng and Pancalang/West Java) keep the money in savings account.

The common reasons why they don't put the money in the saving account are :

- * Distance to the local bank
- * They felt the amount is still so little.
- * Use for other purposes

Overall picture of the availability of cash from the water fee and the keeping system is presented in the graphis below :



C.5.4. Mixture in Using the O&M Funds.

The main objective of the water fee collection is to accumulate funds which can be used to operate and maintain the system. Later, and if possible (although very rare), the water fee can cover the depreciation cost of the system as well and therefore the investment made in respective water supply project can act as an initial investment for other economic activities in the future (cost recovery).

But at this moment the most important issue is how to focus on operation and maintenance first and without mixing in with other purposes.

In reality most of the water fee collected are used also for other purposes (usually is referred as “Kegiatan Sosial Masyarakat” or “Diputarkan”).

For example it is used to provide credit to individuals and with the expectation that the interest can increase the amount of the money more quickly. Of course there is nothing wrong with this practice, but certain limits need to be determined and without putting all eggs in one basket.

Many cases, for example when the borrower cannot repay, the funds accumulated over years just disappear and the community becomes more reluctant in paying the water fee.

Besides that, this practice can cease the whole water fee system. An example (among many examples) is the case of the project in Kluwih. The total beneficiaries are 92 families and the water fee was determined as Rp 100/household/month (approximately Rp 9,000/month). After the amount reached almost Rp 200,000 it was used to give credit to somebody. The interest rate in rural areas are usually high. And the income from that interest was more than Rp 9,000. After that the community and also the water user organisation

was more than Rp 9,000. After that the community and also the water user organisation decide to cease the regular collection of water fee because to get Rp 9,000 per month can be achieved easily just by lending the money.

In general (except Bojongkoneng, Pancalang, Munggung) the funds from water fees is combined with village or hamlet fund (is not seperated). Therefore the usage of that fund is not only for water O&M.

For similar projects in the future, it is recommended that funds accumulated from the collection of water fee should be managed seperately and that the utilisation of that fund be prioritized for O&M.

C.6. Self Finance in Project Implementation.

In sub-chapter C.5. the findings related to water fee has been discussed. To a certain extent the water fee reflects the community's self-finance spirit in operating and maintaining what have been constructed. In this sub-chapter the discussion focuses more on the self-finance during the implementation of the respective projects.

There is much evidence that communities are very eager and contribute everything they can, when they want to construct something (especially related to their felt-need), for example in making the village road, village meeting hall, mosque, church, etc. But there is also evidence that the maintenance is poorly done. It can be regarded as the difference between fast-running and a marathon.

In order to understand easily the insight of these findings, the relation between the CSF projects with other previous projects need to be reviewed first.

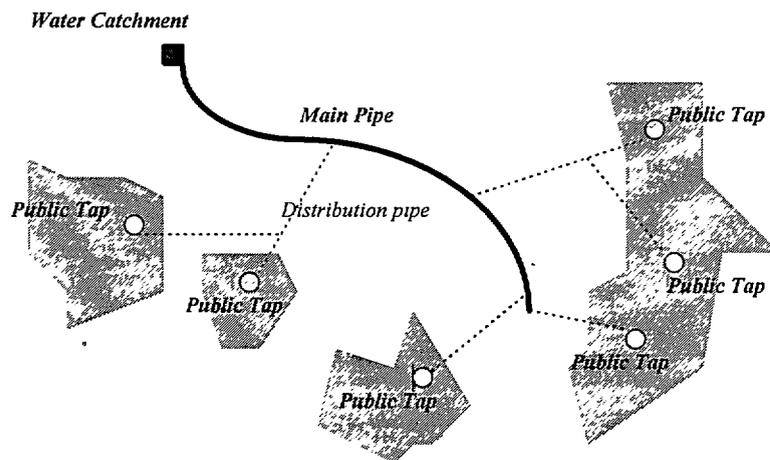
C.6.1. Relation to Other Previous Projects.

In the CSF program there are 136 projects, which are located in three provinces and implemented within five years. Some of them are "stand alone" type of project but others have close link with other projects which were implemented before.

In general they can be classified into :

☛ Type 1.

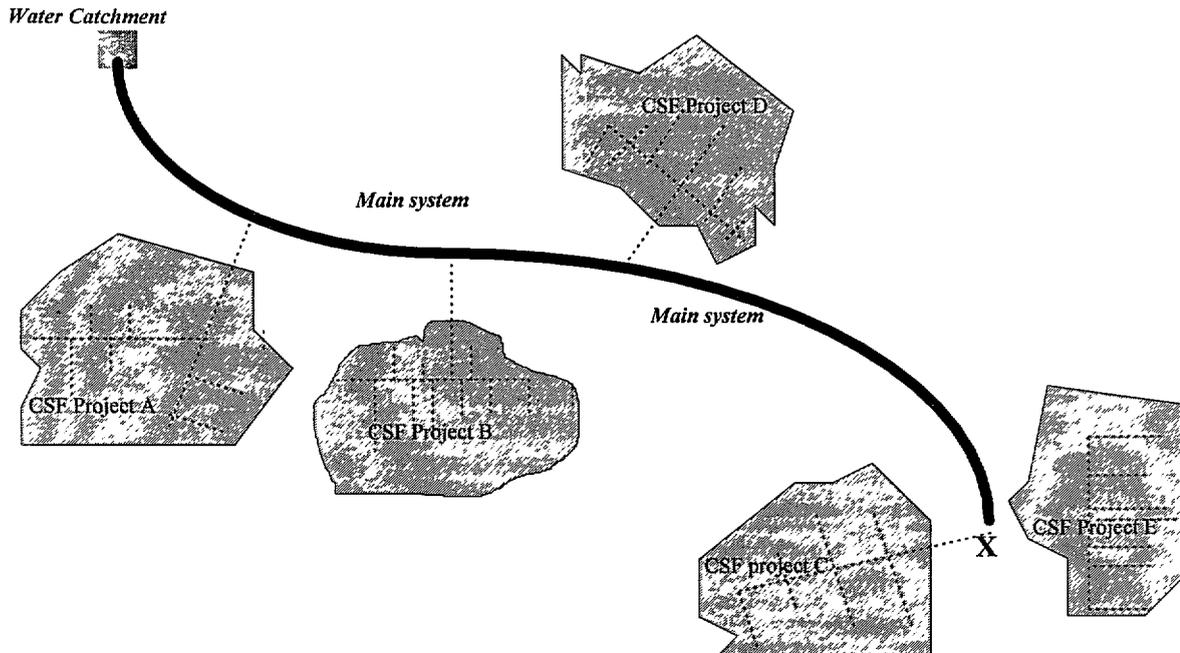
Stand alone or independent system type of project. That means the water system built is totally new for the respective community. Therefore the cost of the project involves the cost for constructing main system (water catchment, main pipe, pressure breaker, main storage, etc) and also cost for the distribution system (distribution pipe, public tap, or house connection, etc). Schematically it is as follows :



Therefore the percentage of community contribution (regardless of the amount) reflects directly the capacity of the community in self-financing the respective water project. For example when there are no inputs from other sources and the project falls under type 1, that means total project cost is born by the community. In other words this condition shows the top achievement of the CSF concept.

➤ Type 2

A Type 2 project is a sub-system under a bigger system. That bigger water system was financed by other development actors such as Government (Inpres Kesehatan, PU, etc) or by CARE (under different scheme). In other words, the respective CSF project is limited to bringing the water closer to the users. Schematically it is as follows :

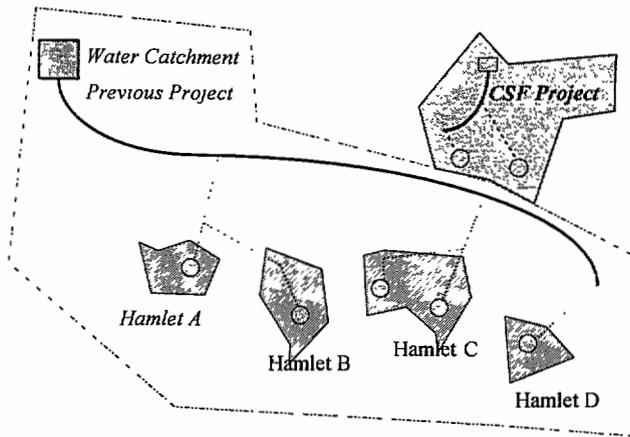


The percentage of community contribution (regardless of the amount) does not directly reflect their involvement in the overall scheme. It reflects only their self-financing capacity within the respective sub-scheme. Suppose the community contribution in CSF project E is 100%. But that 100% corresponds to the distribution scheme only (from point X to the closer public tap within that village). If the overall cost of the main system is calculated that percentage certainly will be lower.

➤ Type 3.

This type is almost like the type 1 and the system is independent. The difference is that in the past CARE has already implemented water project in that village (different scheme such as WASHES) but did not cover the whole population of that village. Certain hamlets and/or RT still did not get water due to various reasons. For them a new independent system is made and called as CSF project. But villagers in general still perceive it as finalisation/completion of the previous scheme. And in reality community contribution did not come from the beneficiaries of this CSF project only, but also from others who benefit from previous project (WASHES).

Schematically it is as follows:



Based on that typology, the 30 projects visited can be classified as follows :

	Village	Sub-District	District	Province	Project Typology
1	Wonoanti	Tulakan	Pacitan	East Java	Type 3
2	Karang Nongko	Kebon Agung	Pacitan	East Java	Type 2
3	Ketepung	Kebon Agung	Pacitan	East Java	Type 3
4	Kluwih	Tulakan	Pacitan	East Java	Type 3
5	Bangunsari	Bandar	Pacitan	East Java	Type 3
6	Ngadirejan	Pringkuku	Pacitan	East Java	Type 1
7	Dersono	Pringkuku	Pacitan	East Java	Type 3
8	Munggung	Pulung	Ponorogo	East Java	Type 3
9	Singgahan	Pulung	Ponorogo	East Java	Type 2
10	Banaran	Pulung	Ponorogo	East Java	Type 3
11	Bojongkoneng	Ngamprah	Bandung	West Java	Type 2
12	Ciherang	Cicalengka	Bandung	West Java	Type 1
13	Cikanyere	Sukaesmi	Cianjur	West Java	Type 1
14	Pancalang	Mandiracan	Kuningan	West Java	Type 2
15	Tajurbuntu	Mandiracan	Kuningan	West Java	Type 2
16	Mekarraharja	Talaga	Majalengka	West Java	Type 1
17	Sukajadi	Lemahsugih	Majalengka	West Java	Type 1
18	Leuwilaya	Sindangwangi	Majalengka	West Java	Type 2
19	Kertawangi	Cisarua	Bandung	West Java	Type 1
20	Mekarwangi	Lembang	Bandung	West Java	Type 1
21	Ndano	Bolo	Dompus	NTB	Type 1
22	Pringgasela/Aikdewa	Masbagik	Lotim	NTB	Type 1
23	Pringgasela/P.kopong	Masbagik	Lotim	NTB	Type 1
24	Gondang	Gangga	Lobar	NTB	Type 3
25	Pamenang Barat	Tanjung	Lobar	NTB	Type 1
26	Doridungga	Donggo	Bima	NTB	Type 1
27	Sabedo	Utah Rhee	S.Besar	NTB	Type 1
28	Ledang	Ropang	S.Besar	NTB	Type 1
29	Kramabura	Dompus	Dompus	NTB	Type 1
30	Pengadangan	Masbagik	Lotim	NTB	Type 1

C.6.2. Community Financial Contribution in Project Implementation

The financial contribution from the community can be derived from the interview with water users organisation or interview with village authority. However this is only part of total community contribution because the contribution in the form of free labor (gotong royong) or local materials, is not included. As discussed above, the community contribution in-kind (free labor) and/or contribution in the form of local materials (stone, sand, etc) is subject to interpretation. It can be inflated or deflated by convenience.

Therefore the data on **community cash contribution** can serve as additional information.

The cash contribution made by the community for project implementation, in each sites visited is presented in the following table:

A	B	C	D	E	F	G	H	I	J
No	Village	Provinces	Community Cash Contribution (based on Field Visits)	Overall Community Contribution (based on analysis by Each Care's)	Contribution from Care	Contribution from Government	Total Contribution from Outside (Care + Government)	Total Contribution from Community & from Outside	Comm. Cash Contribution vs Total (D/I)
1	Wonoanti	East Java	3,912,000	5,915,075	12,859,854		12,859,854	16,771,854	23.32%
2	Karang Nongko	East Java	6,800,000	24,296,000		11,084,117	11,084,117	17,884,117	38.02%
3	Ketepung	East Java	1,328,000	2,151,000				1,328,000	100.00%
4	Kluwih	East Java	412,500	19,138,400				412,500	100.00%
5	Bangunsari	East Java	2,050,000	5,800,000				2,050,000	100.00%
6	Ngadirejan	East Java	2,500,000			22,000,000	22,000,000	24,500,000	10.20%
7	Dersono	East Java	1,825,000	6,523,000				1,825,000	100.00%
8	Munggun	East Java	3,500,000	26,700,000		45,769,109	45,769,109	49,269,109	7.10%
9	Singgahan	East Java	20,200,000	25,079,497	12,789,390	5,078,170	17,867,560	38,067,560	53.06%
10	Banaran	East Java	5,600,000	12,494,561		12,494,561	12,494,561	18,094,561	30.95%
11	Bojongkoneng	West Java	10,450,000	25,413,939	14,449,179	21,881,530	36,330,709	46,780,709	22.34%
12	Ciherang	West Java	3,275,000			27,187,020	27,187,020	30,462,020	10.75%
13	Cikanyere	West Java	23,400,000			37,055,959	37,055,959	60,455,959	38.71%
14	Pancalang	West Java	47,175,000	19,222,930	11,119,413	6,334,000	17,453,413	64,628,413	72.99%
15	Tajurbuntu	West Java	16,200,000	15,274,510	9,325,483	6,333,000	15,658,483	31,858,483	50.85%
16	Mekarharja	West Java	12,100,000	16,453,407	519,778	7,306,709	7,826,487	19,926,487	60.72%
17	Sukajadi	West Java	8,220,000	19,105,633	3,267,592	9,603,039	12,870,631	21,090,631	38.97%
18	Leuwilaya	West Java	not known	41,737,145	16,666,502	8,342,619	25,009,121		not known
19	Kertawang	West Java	20,000,000					20,000,000	100.00%
20	Mekarwang	West Java	10,687,000					10,687,000	100.00%
21	Ndano	NTB	1,200,000		13,877,423	7,198,183	21,075,606	22,275,606	5.39%
22	Pringgasela/Aikdewa	NTB	7,500,000	4,849,800	5,232,000	19,799,000	25,031,000	32,531,000	23.05%
23	Pringgasela/P kopong	NTB	7,500,000	15,001,670	6,734,116		6,734,116	14,234,116	52.69%
24	Gondang	NTB	20,000,000	64,500,000	8,467,736		8,467,736	28,467,736	70.25%
25	Pamenang Barat	NTB	4,250,000	5,249,220	13,368,000	5,831,280	19,199,280	23,449,280	18.12%
26	Dondungga	NTB	4,000,000	7,030,860	8,040,890		8,040,890	12,040,890	33.22%
27	Sabedo	NTB	6,000,000	2,546,650	7,052,140		7,052,140	13,052,140	45.97%
28	Ledang	NTB	6,600,000	4,634,267	6,681,250	4,000,000	10,681,250	17,281,250	38.19%
29	Kramabura	NTB	2,000,000	8,089,046	2,386,945	4,500,000	6,886,945	8,886,945	22.50%
30	Pengadangan	NTB	40,000,000	3,211,476	70,000,000		70,000,000	110,000,000	36.36%

From table above the interpretation is: one may be sure that there is a real **"Self Financing"** when the community **cash contribution** only has already achieved 100% of project cost.

From that analysis, there are 6 projects (among 30 projects visited) where the community made 100% contribution in project implementation (Ketepung, Kluwih, Bangunsari, Dersono in East Java and Kertawang, Mekarwang in West Java).

But when those listed is matched against the Project Typology described above, only two of them (Kertawang and Mekarwang) fall under category 100% self-financing

and Type 1. The rest (looks the same but have different set-up) could be regarded as “almost self-financing”.

No	Village	Provinces	Comm. Cash Contribution vs Total (D/I)	Project Typology
3	Ketepung	East Java	100.00%	Type 3
4	Kluwih	East Java	100.00%	Type 3
5	Bangunsari	East Java	100.00%	Type 3
7	Dersono	East Java	100.00%	Type 3
19	Kertawangi	West Java	100.00%	Type 1
20	Mekarwangi	West Java	100.00%	Type 1

In the interview with the water users organisation and also with the village authority, special attention was given when the **community contribution** for the project implementation was high (say 100% or almost 100%) but the collection of **water fee** was poor. Why does this happen?

The most common reason was: “All of us are still tired after working hard for years in collecting funds to realize the project”.

As mentioned above, before the construction their motivation is high. In this case the goal is clear (to construct water system) and they do everything they can in realizing that goal. It is more or less like “running fast” where the target is clear.

When it come to the water fee collection (Operation & Maintenance) the spirit is declining. The water fee collection which must be done consistently is more or less like a “marathon”. Maybe after that “running fast” no energy left for next “marathon”, or maybe the goal of water fee collection is still not clear for them.

For the future program, it will be interesting to analyse the correlation between those two aspects (between Self-Financing and Self-Maintaining). Due to limited samples that analysis cannot be done in this evaluation study.

C.7. Involvement of Other Financial Institutions.

In the CSF original design, the involvement of other financial institutions is mentioned as one important objective. Those communities who could not make the hundred percent up-front contribution would be connected to the appropriate financial institution in order to get credit. In this case CARE would act as intermediary and provide guidance and assistance.

There are many rural financial institutions operating at sub-district level or below, such as :

- ◆ Bank Rakyat Indonesia (BRI) village unit.
- ◆ Secondary Banks such as BKD (Bank Kredit Desa), BKPD (Bank Karya Produksi Desa), etc.
- ◆ Non-Bank financial institutions such as BKK (Badan Kredit Kecamatan-in Central Java), KURK (Kredit Usaha Rakyat Kecil-in East Java), etc.
- ◆ Village Cooperatives (KUD) and Government-owned pawnshops.

Given that picture one can say that the systems and financial resources are already available. The problem is how to encourage, convince, motivate and, finally, involve the various village financial institution to provide credit support to community water project. Because Rural water and Sanitation was traditionally viewed as social service to be provided free of charge by Government and/or classified as “welfare” which is not eligible for credit from banks.

Of course this is not an easy process since the authority of financial institutions (banks) at the village level is limited and the institutional policy is determined at higher level.

Realizing this fact a special activity called “Development of Credit for Water Supply” was made in the CSF design. This includes several working steps such as:

- Consult the Central Bank and central office of BRI to mobilize bank support and loans for CSF water & sanitation systems
- Conduct a comprehensive review of current credit packages and conditions.
- Meet the official of local banks to discuss the concept of CSF
- Consult with local banks on the formulation of credit worthiness and loan repayment survey.
- Review the list of potential project sites in the “bank of sites” with the local bank officials in respective regions.
- Find appropriate existing credit packages for CSF water & sanitation.
- etc.

In order to secure the success of the CSF strategy it was determined that a high caliber international personnel would be recruited. This consist of **National Project Coordinator, Training Specialist and Evaluation Officer.**

Effort to involve the local financial institution (also Government and Indonesian Voluntary Organisation) is handled by the Training Specialist.

This evaluation study does not review various efforts that have been undertaken at higher level (with Central Bank, Central office of BRI, etc) but rather to make portrait at the village level. The reality at village level may later on be used to analyse the effectiveness of various actions have been conducted at higher level.

The findings are as follows :

C.7.1. Credit from Banks

Based on the information from CARE Field Office, 9 projects (from 139 CSF water projects) receive credit from Bank.

Three of them were visited; Bangunsari (East Java) who received credit from BRI (Bank Rakyat Indonesia), Mekarraharja (West Java) who received credit from Asia Pasific Bank (Aspac Private Bank), and Doridunga (NTB) who received credit from BPD (Bank owned by Provincial Government).

- **Bangunsari** : Total loan = Rp 5,000,000 and the collateral was the land-certificate of 10 villagers. Repayment has been completed and therefore no debt at this moment.

- **Mekarraharja** : Total loan = Rp 5,000,000 and the collateral was the land-certificate of one relatively rich person from that village. Repayment has been completed and therefore there is no debt at this moment.
- **Doridunga (Lareu Hamlet)** : Total loan = Rp 3,000,000 and the collateral was the land-certificate of one relatively rich people from that hamlet. Repayment has been completed and therefore no debt at this moment.

However those credits were still categorized as “kredit usaha tani” (farmers credit) and not as special credit for community water supply. Although the officials of respective bank recognize that actually the loan is used for water supply, but from the formality point of view no special scheme available for water supply.

Besides that the credit decision to certain extent was influenced by the empathy of the decision makers of respective banks. For example when the respective branch director of Aspac Bank (who was sympathetic to this program) was promoted to other place the cooperation might totally changed because the new director has different policy.

Some cases described above therefore can be considered as exceptional cases only and the CSF program has not yet succeeded in influencing the rural banks to establish credit for water supply.

C.7.2. Credit from Other Organisations

Besides credit from rural banks, there are organisations provide credit to CSF water projects. Those are :

- ◆ **Helping Hand**; organisation of the wife of an ex-patriate in Bandung. For example provide credit to Mekarwangi (Rp 10,687,630). The collateral was the project itself. The repayment has been completed and no debt at this moment.
- ◆ **CARE Cooperative (Koperasi Pegawai CARE)**. For example provide credit to Leuwilaja and Kertawang. Kertawang has repaid totally but Leuwilaja has not.

C.7.3. Credit in the Form of Materials.

As organisation who deals with water supply since many years ago, each CARE regional office usually has good contact with several private suppliers. Some of them could be convinced to support this CSF program through an **extended-payment** system. That means the community could pay in installments within a certain period of time. The period varies from three months up to one year. No formal interest is applied but is built into the price structure.

This typical case is found in West Java (Pancalang, Tajurbuntu, Mekarraharja), East Java (Wonoanti) and NTB (Gondang). In this process, usually CARE acts as an intermediary and Care’s reputation serves as informal collateral. The impact is positive since through this process the water organisations (especially the technical cadres) were able to know the purchasing technique, select the good materials and, most importantly, develop personal contact with reliable suppliers.

There is one sad story in Gondang: the water committee contacted one local supplier who wanted to give credit. But they needed some form of collateral and in this case the

land certificate of the village leader was used as collateral. However, due to certain problems the company is now bankrupt. The owner ran away taking the land certificate with him.

C.8. The Involvement of Women in Water Project.

The most that can be done by this evaluation study is to portrait the involvement of women in the water users organisations (meaning in the management of the water system post-implementation), while their involvement during the implementation of the water system, can be derived only from the CARE staff who implemented respective projects.

From the 30 projects visited, all of them mentioned that women are the group who really suffer from the lack of water. Therefore, many people mentioned, the self-financing motivation (which was reflected by the amount of community contribution) to a certain extent was influenced by the women's problem. Some even mentioned that what they do is just to release their wives from the burden of fetching clean water.

But in the water users organisation, the role of women is limited. Only in 3 organisations (among 30 water users organisations visited) where women are involved as "Pengurus". (in Karangnongko, Mungging and Ciherang). The position is in "Administrative section" (among others responsible for water fee collection). Only in Karangnongko is one women is in charge for "health section" and active in health and hygiene education. Because she is the nurse from local hospital and competent in health and hygiene education.

C.9. Economic Condition of the Beneficiaries.

Analysis concerning the community contribution in realizing water projects, water fee, etc has been discussed in sub-chapters above. It should be noted however that the numbers or figures above are absolute numbers only and sometimes may lead us into inappropriate interpretation.

For example :

- ◆ Total Community contribution for water project in certain village was several million rupiah and cover 100% of project cost (total self-financed). But since the respective community is wealthy that amount was maybe a peanut for them. On other hand, there were other villages and they could contribute only 10% of total project cost. And the absolute amount was only several hundred thousand rupiah. Although the rupiah amount was much less compared to the first village, the community was very poor and they probably had to squeeze out the last drop of their sweat to make the contribution. Mobilizing community funds in wealthy communities is easier compared to the poor community (they may have nothing left to be mobilized).
- ◆ Also the amount of water fee. In some project maybe the water fee is much lower compare to other project. Even that low maybe the percentage to the monthly family income is high.

In this sub-chapter the economic profile of the community will be analysed and then related to their contribution in project implementation as well as project operation and

maintenance. 17 sites (app 15% of total CSF projects) are selected and within each village about 10% - 35% of total household are interviewed.

Those sites are :

West Java	East Java	NTB
Bojongkoneng	Banaran	Gondang
Leuwilaja	Bangunsari	Pamenang-barat
Mekarwangi	Karangnongko	Pringgasela
Pancalang	Ketepung	Sabedo
Sukajadi	Kluwih	
Tajurbuntu	Ngadirejan	
	Wonoanti	

Thanks to the serious participation of CARE staff and Ex-CARE Staff (YASBU, YKMI, YSLPP) and without their participation this analysis surely cannot be done.

C.9.1. Income.

Gathering information concerning family income in rural areas in Indonesia is not an easy task. Because most Indonesians have multiple sources of income and usually they remember only one of them which provide regular earning. Besides that, culturally Indonesians (especially farmers) always try to maintain harmony which is reflected by not showing or directly mentioning their income. Others tend to be low profile and consequently their answer is lower than reality (referred as “Samadya” behaviour).

In this case they remember better their expenditure. For example, the wife knows better the family expenditure related to the food, clothes, etc while the husband has better information related to entertainment, etc. Therefore in this survey the informations is gathered from family interviews.

When information concerning income is lower than the expenditure, the value of family expenditure is used in this analysis (income as proxy of expenditure).

The calculation is done through the “distribution analysis” and the range of income is determined as follows :

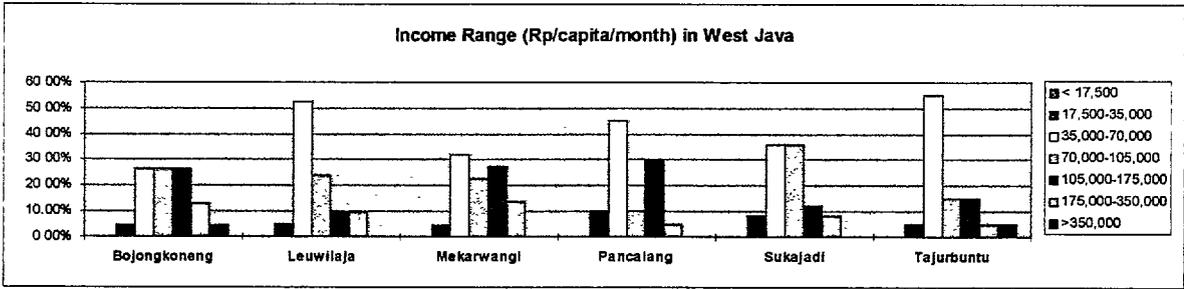
- ? Poverty line. There are several theories in measuring the poverty line and all of them are still debatable. In order not to be trapped into the strength and weakness of each theory, we use the basic calorie intake that, to survive, human beings need a minimum 2,100 calorie. When it is converted into rice that means one needs approximately Rp 218,000 per capita per year or Rp 17,500/capita/month. Therefore those who has less than Rp 17,500/capita/month is classified as below poverty line. And to make it easy, in this report this is referred to as “**poor**”.
- ? The next strata are those who earn more than Rp 17,500/capita/month but still in delicate situation. When something happen such as drought, market price of their product, etc ; this group can easily fall back and become poor. The range is arbitrarily determined between Rp 17,500 - Rp 35,000/capita/month and is referred to in this report as “**almost poor**”.

? The next strata is ranged from Rp 35,000 - Rp 70,000; Rp 70,000 - Rp 105,000; etc. And it can be referred as **Medium strata** (say lower Medium strata, Upper Medium strata, etc).

The picture of income of communities in the selected CSF project areas are presented in the following table :

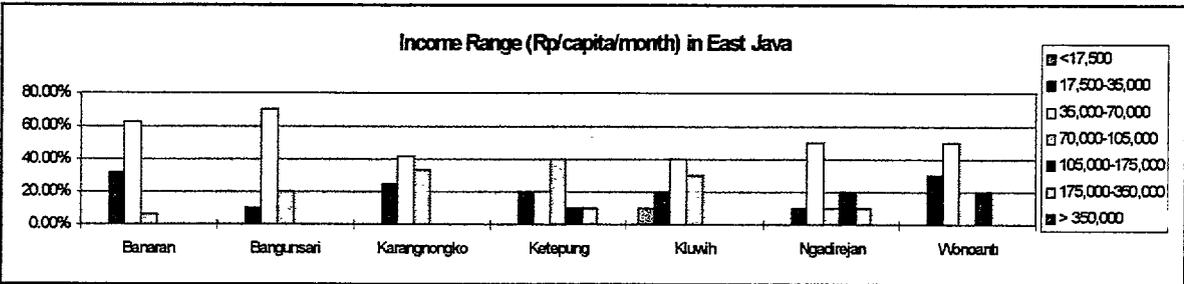
West Java

Projects	Income Range (Rp/capita/month)							
	< 17,500	17,500-35,000	35,000-70,000	70,000-105,000	105,000-175,000	175,000-350,000	>350,000	
Bojongkoneng	0.00%	4.35%	26.09%	26.09%	26.09%	13.04%	4.35%	100.00%
Leuwilaja	0.00%	4.76%	52.38%	23.81%	9.52%	9.52%	0.00%	100.00%
Mekarwangi	0.00%	4.55%	31.82%	22.73%	27.27%	13.64%	0.00%	100.00%
Pancalang	0.00%	10.00%	45.00%	10.00%	30.00%	5.00%	0.00%	100.00%
Sukajadi	0.00%	8.00%	36.00%	36.00%	12.00%	8.00%	0.00%	100.00%
Tajurbuntu	0.00%	5.00%	55.00%	15.00%	15.00%	5.00%	5.00%	100.00%
Average of Samples	0.00%	4.58%	41.98%	22.90%	19.85%	9.16%	1.53%	100.00%



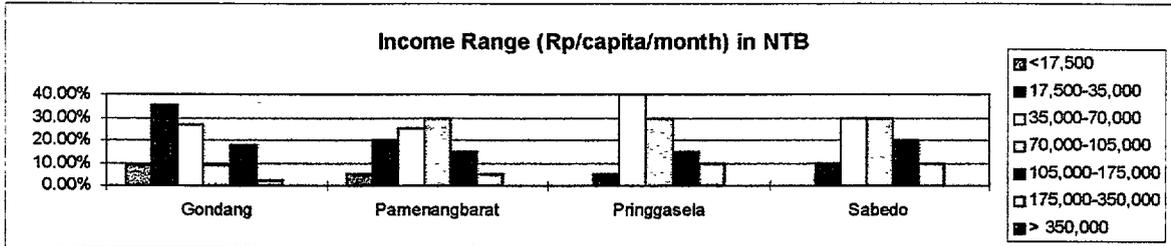
East Java

Projects	Income Range (Rp/Capita/month)							
	<17,500	17,500-35,000	35,000-70,000	70,000-105,000	105,000-175,000	175,000-350,000	> 350,000	
Banaran	0.00%	31.25%	62.50%	6.25%	0.00%	0.00%	0.00%	100.00%
Bangsari	0.00%	10.00%	70.00%	20.00%	0.00%	0.00%	0.00%	100.00%
Karangnongko	0.00%	25.00%	41.67%	33.33%	0.00%	0.00%	0.00%	100.00%
Ketepung	0.00%	20.00%	20.00%	40.00%	10.00%	10.00%	0.00%	100.00%
Kluwih	10.00%	20.00%	40.00%	30.00%	0.00%	0.00%	0.00%	100.00%
Ngadirejan	0.00%	10.00%	50.00%	10.00%	20.00%	10.00%	0.00%	100.00%
Wonoanti	0.00%	30.00%	50.00%	0.00%	20.00%	0.00%	0.00%	100.00%
Average of Sample	1.28%	21.79%	48.72%	19.23%	6.41%	2.56%	0.00%	100.00%



NTB

Projects	Income Range (Rp/Capita/month)							
	<17,500	17,500-35,000	35,000-70,000	70,000-105,000	105,000-175,000	175,000-350,000	> 350,000	
Gondang	8.89%	35.56%	26.67%	8.89%	17.78%	2.22%	0.00%	100.00%
Pamenangbarat	5.00%	20.00%	25.00%	30.00%	15.00%	5.00%	0.00%	100.00%
Pringgasela	0.00%	5.00%	40.00%	30.00%	15.00%	10.00%	0.00%	100.00%
Sabedo	0.00%	10.00%	30.00%	30.00%	20.00%	10.00%	0.00%	100.00%
Average of Sample	5.26%	23.16%	29.47%	20.00%	16.84%	5.26%	0.00%	100.00%



West Java.

From 6 villages analysed in West Java, families who are under the poverty line (poor) are not found. However there are app 4.58% of households in 6 villages studied which fall under the category of “almost poor” (4.35% in Bojongkoneng, 4.76% in Leuwilaja, etc). Therefore the low strata (poor and almost poor) is 4.58%.

From that distribution table it can be seen that the major concentration is in the Medium strata. It is a common phenomena in many rural areas in Java that in the last 10 years there is substantial shifting from low to medium strata. The medium strata from 6 villages selected in West Java is more than 80% of total households. Details of each village can be seen in the above table.

Considering that most Indonesians are typical “follower” (usually referred as “budaya Panutan”) focus of CSF social marketing activity should be directed toward this strata

And the high strata is about 10.5% of total household in the 6 villages studied (detail of each village can be seen in the above table).

East Java.

In East Java the situation is slightly different. Households who are still under poverty line are found. For example in Kluwih where approximately 10% of the household fall under category “poor”. And the percentage of those who are “almost poor” in 6 selected villages is substantial (21.79%). So altogether the low strata represent app 23% of total households.

And those who fall under category high strata in those selected villages is limited (2.5%). That small percentage of course is not sufficient to offset the low strata group.

NTB.

Compare to East Java, in NTB the percentage of low strata (poor and almost poor) is higher. For example in Gondang (one among 4 sites selected in this region) almost 9% of the population are below the poverty line. And 35% of the population can be classified as “almost poor”.

However the high strata or upper medium strata are found also, even in villages which have very limited natural resources. In this case the flow of money from their families who work in Malaysia make substantial contribution to the overall community income.

C.9.2. Income vs Contribution for Project Implementation.

The project cost (total investment needed to implement a water project) of course varies from one project to the next. It depends on the given condition such as distance of the water sources, condition of ground water, settlement pattern, etc.

The initial role of CARE is to survey and then make the most appropriate design (and most economic as well). The funds needed to implement that respective project then is offered to the community, including the breakdown which shows in-kind contribution and cash contribution.

From the cash contribution needed, the contribution from each household (the beneficiaries) can be calculated. The contribution per household is, of course, strongly influenced by the technical nature of the project.

- For example, a system with only 500 meters main pipes, a concentrated housing pattern, many beneficiaries, and high hydraulic head will lead to small amount of family contribution needed.
- On other hand water system with several kilometers of main pipe, low hydraulic head, scattered housing pattern and the beneficiaries are only 50 families; will need high contribution from each family.

At this point CARE field staff should be able to **anticipate** whether **self-financing** is **realistic** for respective community or not. If not, other possible solutions could be obtained immediately such as partial subsidy from local Government or other potential sources.

The next question is:

When water is the real demand of certain community, then how much can one family contribute to the development of their-own water system?

Of course no single theory can answer that question directly. An empirical study actually could be developed by CARE based on experience in implementing CSF program in 5 years period. This could become a very valuable lesson which can be disseminated to all development actors who deal with water and sanitation.

There was no data related to income distribution before the project was started. Therefore, the most that can be done is making some assumptions and, based on that, some scenarios can be developed. This was done together with CARE staff and Ex-CARE staff during Workshop II in Yogyakarta.

Assumption : If a certain community is really in need of water, they must be able to sacrifice **one month** of their family income in the form of cash contribution. But there were many debates and some participants felt that figure was still too high (especially for the poor villagers). After long debates all participants did agree that if a community is serious about clean water, they must be able to sacrifice “**one week**” of their income. Because one year is 52 weeks, one week of their income is about 1% of their income per year. On top of that those who are **under the poverty** line (very poor) should be excluded. It should be noted also that it is one shot contribution (not like tax which is repeated every year).

That assumption is tested and the result is as follows :

Province	Project	Total Household Benefited	Scenario If 1% of the Yearly Family Income is Contributed for Project Implementation	Real Cash Contribution
West Java	Bojongkoneng	350	54,782,609	10,450,000
	Leuwilaja	N/A	N/A	N/A
	Mekarwangi	82	11,624,432	10,687,000
	Pancalang	420	47,578,125	47,175,000
	Sukajadi	274	31,236,000	8,220,000
	Tajurbuntu	270	32,231,250	16,200,000
East Java	Banaran	136	7,835,938	5,600,000
	Bangunsari	39	2,766,563	2,050,000
	Karangnongko	81	5,800,781	6,800,000
	Ketepung	46	5,290,000	1,328,000
	Kluwih	33	2,155,313	412,500
	Ngadirejan	94	10,927,500	2,500,000
NTB	Wonoanti	92	7,101,250	3,912,000
	Gondang	812	62,591,667	20,000,000
	Pamenangbarat	200	19,781,250	4,250,000
	Pringgaseia	250	30,312,500	7,500,000
	Sabedo	80	10,000,000	6,000,000

In general the real cash contribution for project implementation is still lower than 1% of the yearly family income of the beneficiaries, except Mekarwangi and Pancalang in West Java; Banaran and Karangnongko in East Java, whose contribution is close to 1% of yearly family income of respective beneficiaries.

Suppose the community contribution has achieved the figure in above scenario, within some projects the amount of money is still not sufficient to cover the respective project cost. The picture is as follows :

Province	Project	Total Household Benefited	Scenario A: If 1% of the Yearly Family Income is Contributed for Project Implementation	Project Cost/exclude the local labor and local materials (Care analysis)	
West Java	Bojongkoneng	350	54,782,609	46,780,709	If scenario A is achieved ⇒ CSF
	Leuwilaja	N/A	N/A	N/A	N/A
	Mekarwangi	82	11,624,432	10,687,000	If scenario A is achieved ⇒ CSF
	Pancalang	420	47,578,125	64,628,413	Partial subsidy from outside is needed
	Sukajadi	274	31,236,000	21,090,631	If scenario A is achieved ⇒ CSF
East Java	Tajurbuntu	270	32,231,250	31,858,483	If scenario A is achieved ⇒ CSF
	Banaran	136	7,835,938	18,094,561	Partial subsidy from outside is needed
	Bangunsari	39	2,766,563	2,050,000	If scenario A is achieved ⇒ CSF
	Karangnongko	81	5,800,781	17,884,117	Partial subsidy from outside is needed
	Ketepung	46	5,290,000	1,328,000	If scenario A is achieved ⇒ CSF
	Kluwih	33	2,155,313	19,138,000	Partial subsidy from outside is needed
	Ngadirejan	94	10,927,500	24,500,000	Partial subsidy from outside is needed
	Wonoanti	92	7,101,250	16,771,854	Partial subsidy from outside is needed
NTB	Gondang	812	62,591,667	28,467,736	If scenario A is achieved ⇒ CSF
	Pamenangbarat	200	19,781,250	23,449,280	Partial subsidy from outside is needed
	Pringgasele	250	30,312,500	14,234,116	If scenario A is achieved ⇒ CSF
	Sabeda	80	10,000,000	13,052,140	Partial subsidy from outside is needed

For example, the Water Project in Bojongkoneng, Tajurbuntu, etc. If communities are serious and willing to sacrifice 1% of their existing income the respective project might become real CSF type of project. In other word based on that economic condition, a real CSF project could be expected. In this case the role of CSF's Training specialist in developing the most appropriate strategy to motivate the respective communities.

Another example is the Water Project in Banaran and Kluwih. Suppose communities could be motivated, the total amount of money would still be below the amount needed to implement the respective project. Thus, from the beginning, CARE field staff should aware that a contribution from the outside is needed. Appropriate action such as finding possible support from other sources, could be undertaken promptly.

From that analysis many scenarios can be developed and tested in the field. Maybe a certain scenario is appropriate for villages in West Java but not in East Java or NTB and vice versa. The most important is that all Care's field staff at least have a platform on how much he/she can expect the contribution from the community. Besides that, this analysis can be **utilised to convince** other financial institutions to involve in this CSF program.

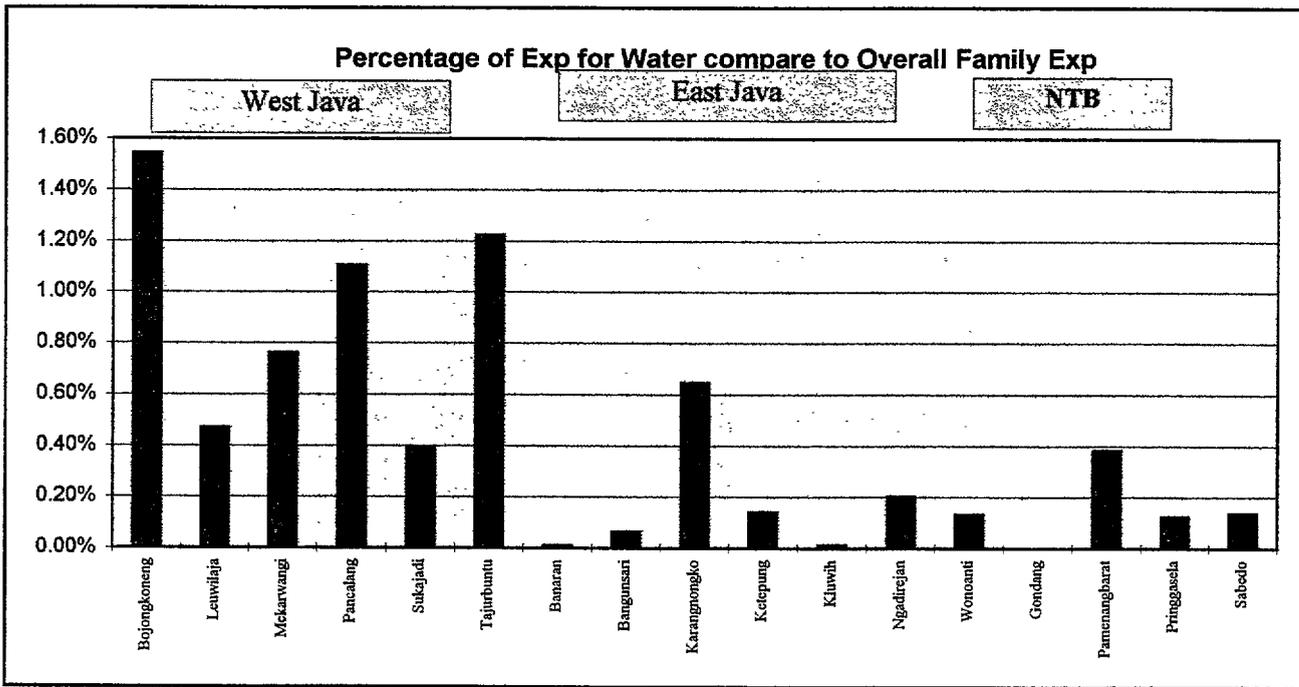
C.9.3. Water Fee vs Family Expenditure.

From 30 projects visited, the water fee varies from one project to another. In some projects the water fee even is not available, others determine Rp 100/family/month, others determine the fee based on amount of water used, etc.

The amount of water fee was determined based on consensus and the tendency was as low as possible. The common reasons were; "we are poor", "more than Rp 100 is too heavy for us", etc.

What is the position of water fee (expenditure for water) compared to other type of family expenditure ? Analysis from 17 selected project sites is as follows :

	Percentage of Monthly Family Expenditure for															
	Food	Consumables	Clothes	Transportation	Health	Education	Tax (Land & Building, Radio, TV, Vehicle, etc)	Village "turan"	Social(Death, Wedding, Religious, etc)	Contribution to Family	Entertainment	Utility (exclude water)	Water	Housing (maintenance, rental, etc)	Others (cigarettes, Juran Haji, etc)	
West Java																
Bojongsokong	61.35%	2.57%	8.43%	0.63%	2.94%	11.08%	1.18%	0.60%	1.08%	1.33%	0.44%	5.35%	1.54%	0.24%	1.24%	
Leuwilaja	57.79%	3.00%	5.03%	4.48%	3.96%	3.53%	1.74%	1.20%	1.17%	3.65%	1.15%	3.80%	0.47%	0.00%	9.22%	
Mekarwangi	69.37%	1.48%	5.27%	2.66%	3.11%	7.57%	2.48%	0.44%	1.51%	1.52%	0.11%	2.81%	0.76%	0.60%	0.31%	
Pancalang	60.38%	3.24%	8.41%	3.80%	1.81%	5.54%	3.43%	0.31%	1.27%	0.83%	0.00%	4.10%	1.10%	2.68%	5.11%	
Sukajadi	58.03%	4.54%	6.54%	5.03%	3.08%	3.87%	1.72%	1.13%	1.30%	3.30%	1.46%	4.00%	0.39%	0.32%	7.49%	
Tajurbuntu	63.61%	3.93%	4.13%	3.27%	3.53%	6.21%	2.02%	0.08%	1.20%	1.95%	0.32%	2.95%	1.22%	2.05%	3.53%	
Av. of Samples	61.31%	3.14%	6.03%	3.32%	3.08%	6.27%	2.06%	0.65%	1.26%	2.13%	0.61%	3.83%	0.90%	0.92%	4.50%	
East Java																
Banaran	60.39%	5.87%	7.64%	6.22%	3.83%	7.21%	1.13%	0.09%	1.58%	1.30%	0.55%	3.72%	0.01%	0.00%	0.46%	
Bangsari	66.70%	3.93%	8.90%	4.51%	1.76%	5.68%	2.41%	0.12%	2.03%	0.85%	0.41%	2.63%	0.06%	0.00%	0.00%	
Karangnongko	69.29%	3.92%	8.23%	5.17%	3.10%	3.51%	0.70%	0.01%	1.21%	1.34%	0.58%	3.75%	0.65%	0.00%	0.57%	
Kedepung	67.47%	2.88%	5.88%	5.33%	2.07%	5.29%	1.98%	0.34%	2.46%	2.90%	0.28%	2.62%	0.14%	0.00%	0.39%	
Kluwih	78.89%	3.94%	3.88%	2.21%	2.01%	2.56%	0.69%	0.09%	1.45%	0.04%	0.00%	3.98%	0.01%	0.00%	0.28%	
Ngadirjan	61.59%	7.22%	4.95%	5.87%	3.75%	4.61%	1.17%	0.61%	1.36%	3.59%	0.08%	3.65%	0.20%	0.00%	1.36%	
Wonoanti	67.88%	3.05%	4.81%	4.01%	2.23%	2.26%	0.39%	0.00%	2.01%	3.18%	2.59%	0.13%	0.24%	6.29%		
Av. of Samples	66.96%	4.50%	6.16%	4.88%	2.78%	4.63%	1.19%	0.17%	1.57%	1.88%	0.71%	3.32%	0.17%	0.03%	1.24%	
NTB																
Gondang	61.57%	4.52%	8.03%	7.69%	1.32%	5.88%	2.85%	0.14%	0.82%	0.83%	0.25%	2.52%	0.00%	0.85%	2.91%	
Pamenangbarat	67.45%	4.43%	3.51%	3.76%	1.18%	4.95%	1.76%	0.08%	0.47%	1.69%	0.00%	2.63%	0.36%	1.49%	6.22%	
Pringaseja	58.34%	4.09%	4.22%	6.40%	1.49%	10.53%	0.78%	0.05%	1.13%	2.66%	1.33%	1.66%	0.12%	2.74%	4.46%	
Sabedo	57.96%	5.80%	10.63%	7.96%	7.85%	3.02%	1.92%	0.00%	1.62%	1.48%	0.00%	1.63%	0.14%	0.00%	0.00%	
Av. of Samples	61.75%	4.54%	6.55%	6.62%	2.01%	6.27%	2.09%	0.09%	0.90%	1.47%	0.40%	2.27%	0.12%	1.29%	3.63%	



From table and chart above, the expenditure for water is still low compare to other types of family expenditure. Except Pancalang, Bojongsokong and Tajurbuntu where the water fee is based on water volume used, the rest is still below than 0.8% of total family expenditure. Many areas in East Java and also NTB the expenditure for water even lower than 0.2% (almost free).

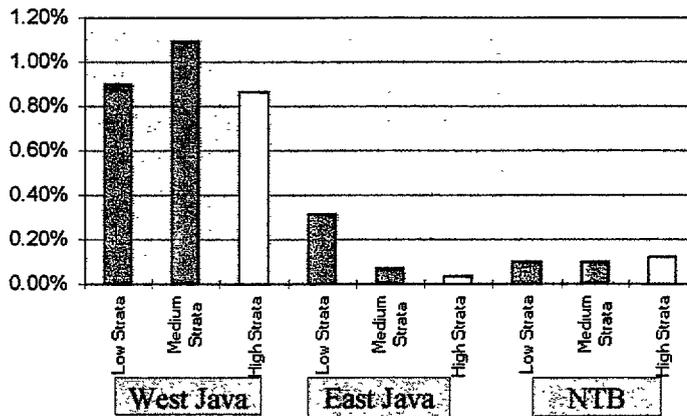
There is no special rule on the appropriate percentage of expenditure for water compare to overall family expenditure.

Urban and Urban Fringe areas, Cipta Karya (Dept of Public Works) utilised a reference that the expenditure for utility is around 4% of total family expenditure in order for that utility service system sustain. Utility means Water, Electricity, Solid waste & sewage. For rural areas of course the situation is different and in some cases the percentages is higher compare to Urban areas (see column Utility).

The above analysis show the percentage of expenditure for water compare to other type of expenditures, for each villages selected in this study. When the expenditure for water is analysed based on the economic strata of the community in three provinces, the result is as follows :

	Percentage of Monthly Family Expenditure for														
	Food	Consumables	Clothes	Transportation	Health	Education	Tax (Land & Building, Radio, TV, Vehicle, etc)	Village "Taman"	Social(Death, Wedding, Religious, etc)	Contribution to Family	Entertainment	Utility (exclude water)	Water	Housing (maintenance, rental, etc)	Others (cigarettes, kuran Hajj, etc)
West Java															
Low Strata	70.77%	2.99%	3.64%	2.20%	3.73%	4.09%	1.33%	0.45%	0.70%	1.27%	0.00%	3.81%	0.90%	0.63%	3.48%
Medium Strata	58.81%	2.91%	6.07%	2.60%	2.61%	10.48%	1.74%	0.59%	0.99%	1.80%	0.87%	4.64%	1.02%	0.73%	4.07%
High Strata	59.17%	3.61%	5.99%	2.68%	3.12%	6.57%	1.75%	0.81%	1.06%	1.96%	0.09%	3.48%	0.86%	0.35%	6.50%
East Java															
Low Strata	70.81%	3.75%	5.57%	4.61%	2.49%	4.28%	0.56%	0.24%	1.42%	1.88%	0.33%	3.33%	0.31%	0.00%	0.44%
Medium Strata	60.68%	4.37%	5.00%	7.42%	2.33%	3.95%	1.77%	0.11%	1.78%	2.18%	0.54%	2.89%	0.07%	0.02%	6.90%
High Strata	72.20%	2.46%	3.49%	4.48%	3.44%	3.41%	0.66%	0.37%	1.27%	0.00%	5.40%	2.37%	0.03%	0.00%	0.42%
NTB															
Low Strata	55.56%	5.04%	8.74%	10.42%	1.26%	6.32%	1.25%	0.28%	1.22%	2.09%	0.99%	2.28%	0.10%	0.34%	4.13%
Medium Strata	63.05%	4.85%	5.79%	6.18%	1.36%	6.22%	2.07%	0.08%	0.75%	1.69%	0.35%	2.18%	0.10%	1.24%	4.11%
High Strata	66.87%	5.54%	4.40%	3.68%	5.23%	3.00%	1.53%	0.00%	1.56%	1.40%	0.15%	2.61%	0.12%	1.33%	2.48%

Percentage of Exp. for Water per Community's Economic Strata



The low strata (the poor and almost poor) in general have to pay more than the high strata (in terms of percentage to the total family expenditure). That figure could assist the CARE field staff in guiding the community in determining the most appropriate and fair water fee.

It is recommended that CARE field staff should make intervention in determining the water fee. Otherwise the water fee will be determined by convenience and will be too low.

C.10. Replication of CSF Concept.

In the project design there are several activities to promote CSF concept both nationally and internationally. The expectation was the adoption and adaptation of CSF concept by other development actors.

The impact of the respective promotional activities at the international level is beyond the scope of this study. This study focuses only on the local development actors such as government organisations dealing with water and sanitation and other NGOs.

C.10.1. Continuation of CSF by CARE or Organisation of Ex-CARE Staff.

In West Java, East Java and NTB, the ex-CARE Staffs have formed NGOs namely YASBU (West Java), YKMI (East Java) and YSLPP (NTB). These organisations consist of personnel who have experience in implementing CSF program in the last five years.

Without special input such as personnel and operational costs, none of them are in the position to continue the CSF program.

C.10.2. Adoption & Adaptation of CSF concept by Government.

During the visit to each region a meeting with various Government organisation deal with water and sanitation (Public Works/Cipta-Karya, Health, Bangdes, Bappeda, etc) was conducted. This issue became one topic in the discussion.

None of them has adopted the CSF concept and it was not clear whether they have intention to adopt this concept or not. There are several reasons mentioned:

- Lack of personnel who can work intensively at the grass root level
- Administrative problems
- They already have so called “pelibatan peran serta masyarakat”
- Not fully convinced
- etc.

But actually the most important reason is the structure of government funds for development projects. In this structure the allocations for personnel (Project leader, Project secretary, and other administrators) and also operational costs (travel cost, per-diem, etc), are low. Therefore they have to rely on (or tap) the project cost which is referred as “konstruksi” (see the structure of DIP, budget line item No: 04). To become a self financing type of project, of course, that budget line item (konstruksi) will be deleted and it will certainly reduce tremendously the overall **financial portfolio** of the respective “dinas”. This becomes a psychological barrier for many Government’s officials.

C.10.3. Adoption and Adaptation of CSF concept by other NGOs.

No special meetings or interviews were specially conducted to discuss this issue with NGOs active in water and sanitation in the regions. According to informations from YASBU, YKMI and YSLPP; no other NGOs in the region has fully adopted the CSF concept.

C.10.4. Availability of Favorable Credit Packages from Financial Institution.

Replication of CSF concept could also be enhanced by the availability of favorable credit packages from banks or other lending institutions for CSF of Water and Sanitation projects. For example the **PPHBK** (Pilot Proyek Hubungan Bank dengan Kelompok Swadaya Masyarakat); a special credit scheme to assist low economic groups through self-help organisations (specially designed for income generating activities). This scheme encourages many NGOs to be involved in that program. Another example is the **Housing credit package** which encourage NGOs and also private sector involvement.

The original idea of CSF is almost the same. In this case it is necessary to prove and convince the banks or other lending institutions to develop favorable credit package for water and sanitation activity.

Special credit packages for CSF of Water & Sanitation is not yet available at this moment. The banks who provide credit for some CSF projects (BRI for Bangunsari project in East Java, Aspac bank for Mekarraharja project in West Java or BPD for Doridungga in NTB) are still willing to provide credit for similar activities if there is a need and their requirements (such as collateral, etc) can be fulfilled. However they will classify it under the common "kredit usaha" since up to now they still do not have special package for water and sanitation.

C.11. Conflict of Working Style; CSF & Other Development Actors.

One of the main expectations of this Pilot Program is the adoption of the CSF concept by other development actors who deal with water and sanitation. Other development actors means the government (Ministry of Interior, Public Works, Health, etc), other NGOs and also various Bilateral and Multilateral cooperation programs, such as Water Supply and Sanitation Program for Low Income Communities, AIDAB supported programs in NTB, etc. In other words, it was expected that the CSF concept could influence other development actors. Therefore, although one day CSF program may cease to exist, the idea will have been adopted and continued by other development actors. To what extent this CSF program has influenced other development actors, has been discussed in sub-chapter C.10.

In this sub-chapter the opposite scenario will be discussed. Is there any possibility (and how) that the CSF concept might also be changed or diluted by other programs?

In this study, situations like this are found in East Java and, to make it easier, in this sub-chapter it is referred as the **Kluwih case**.

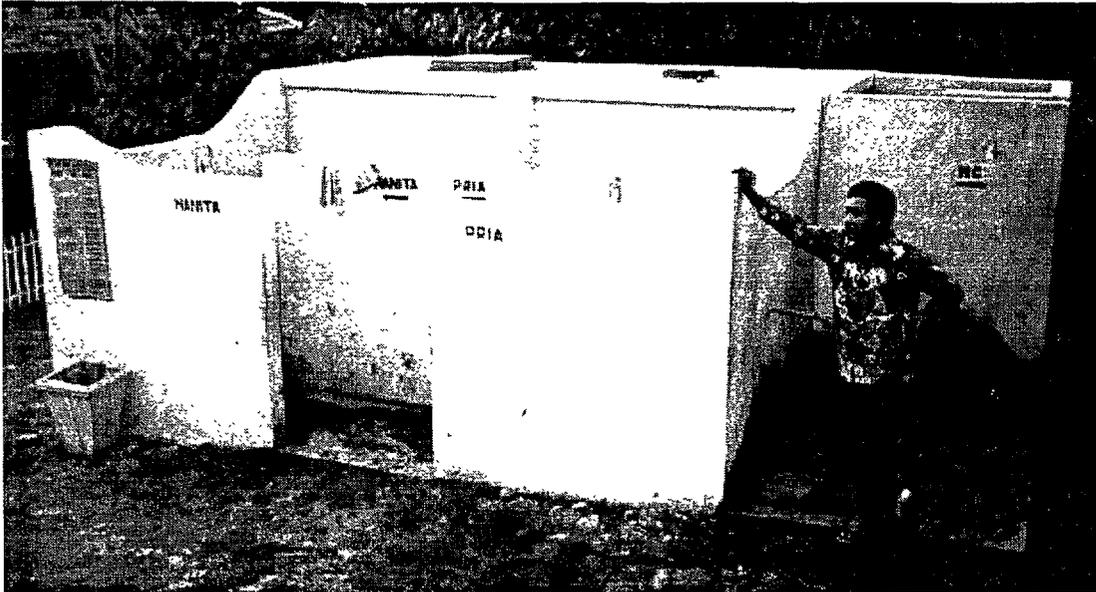
- Water and sanitation is obviously is the main problem for community in Kluwih. The CSF concept was introduced by CARE few years ago.

- The economic condition of the community is poor and therefore the process to accumulate community contributions was slow. It took years and approximately 500,000 rupiahs (cash) was made available. For this purpose the consistency and patience of CARE's field staff is remarkable.
- According to the original plan, water from a small spring nearby would be piped and the distribution done through a public tap (locally known as MCK), because the house connection is too expensive and beyond their financial capacity.
- During the visit to Kluwih, villagers proudly showed that all households already have house connections. **PLAN International** gave all the pipes and materials needed. PLAN International started to work in Kabupaten Pacitan about one and half years ago and their working areas overlap with the working areas of CARE.
- The Local District Government was reluctant to enact strict coordination (such as distribution of working areas) due to several reasons :
 - ◇ The main cooperation between PLAN and GOI is signed by Central Government and Provincial Government.
 - ◇ They realize that being a poor district, they need assistance from NGOs (especially International NGOs who have money)
 - ◇ And they also realize that CARE financial support is declining.
- Besides water and sanitation, PLAN International also has various types of projects such as rural roads, schools, agriculture, etc. But, compared to CSF, their working style is completely different.
- Consequently, all efforts and sweat that had been undertaken and allocated by CARE's field staff in the last five years are distorted in such short period of time.

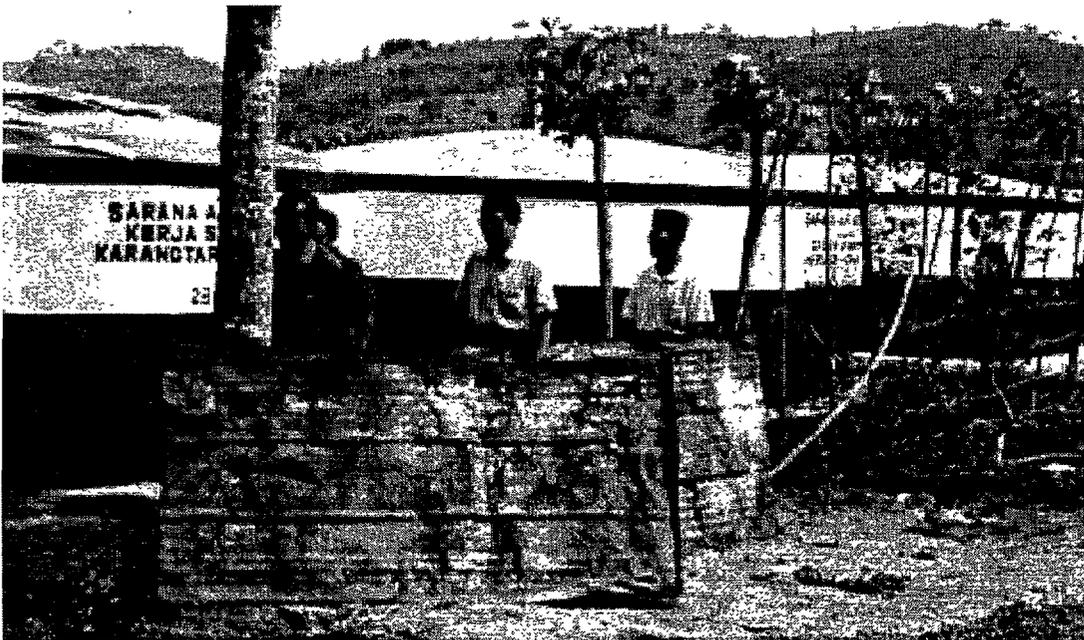
At this time, the case described above is found only in East Java. But it is not impossible that similar problems are happening (or will happen) in other regions as well.

The Public Tap in Sumbawa





Example well kept Public Tap in East Java



Centralised Reservoirs in a rich village in West Java

47a

D. Recommendations

1. All water systems visited in general are performing well, except two systems (Bangunsari in East Java and Leuwilaja in West Java) where water did not flow as designed due to a specific social problem. The problem in Bangunsari is due to local politics (the election of a new Village Head which resulted in a change in the water committee). The problem in Leuwilaja is due to the higher consumption of the community upstream which results in less water for the community downstream (a problem of a big scheme which serves many villages). However, such problems are very common in any rural development activity and can be solved by the community in due time.

The overall good performance reflects the capacity, capability and commitment of CARE staff in those regions who are involved in this CSF program. This experience which was accumulated from many years real field work, is an important asset for the rural water supply program or self-help rural development in general.

Because CARE's water program withdrew from West Java, East Java and NTB, the ex-CARE staff formed organizations called YASBU (West Java), YKMI (East Java) and YSLPP (NTB). The main idea is using their accumulated experiences to continue the rural water & sanitation activity in the respective regions.

Like usual, any new organization in the beginning always faces various difficulties such as lack of reputation, lack of access to financial resources, etc. Therefore **it is recommended** that, whenever possible, CARE should assist those new organizations in order to enable them to pass this difficult time and later enable them to be on their own.

2. From the point of view of the amount of projects, only 13% of all projects implemented could be referred as the "**self financing**" type of project. The rest fall under the category of the "**co-financing**" type of project. That means substantial input from other sources (Government or CARE) is still needed.

For similar programs in the future, **it is recommended** that the Program Planner of CARE make a more detailed prediction and, therefore, a series of project financing typology could be developed. For example CSF type A which aims at 100% community contribution, type B which aims at 75% community contribution, etc. This will help the field staff and release them from constant trial and error approach.

3. In conjunction with 2, for similar programs in the future **it is recommended** that CARE develop socio-economic profiles of the target communities. Through such an exercise at least a basic picture relating to the **ability and willingness** to pay in each target community could be developed. For example, areas where the community is not able whatsoever to cover hundred percent of project cost (meaning input from outside is needed), or areas where community should be able to finance the project, could be identified.

If necessary those socio-economic analysis can be overlaid into a basic map and combined with other variables (geographical information system). Altogether, such compilation of information may serve as working platform for CARE's field staff. Existing data from Statistical offices at District or Provincial level, or other data from the Ministry of Interior (such as desa Swadaya, Swakarya, Swasembada, etc) are still not sufficient and did not provide information related to the ability to pay.

According to CARE's regional office, in the past various studies had been conducted and a great deal of data was collected. If that data is properly analyzed it can serve as a very valuable asset and can be used for various development activities.

4. About 66% (20 projects) of all 30 projects visited (in three provinces) have already water users organization but only 50% of all projects visited (15 projects) have regular water fees. In West and East Java the availability of water user organizations is better than in NTB (70% of all projects visited in West and East Java compared to 30% in NTB).

And only 40% (12 projects) from all projects visited have cash on hand from the accumulation of water fees (see C.5.3.).

As a new organization, the water committee usually faces difficulty in determining the appropriate water fee. The tendency was to make it as low as possible, because low water fees might leverage the popularity of respective personnel on one hand but, on the other hand, consequently creates very low revenue. There are some locations where the water fee is only Rp 100/family/month (flat rate). For very poor families maybe Rp 100 per month was the maximum amount they can pay, but for the rest that amount is really nothing. Compared to other family expenditure, the expenditure for water is still very low (see C.9.3.). Consequently, even to cover the O&M cost the revenue is still not enough.

Therefore **it is recommended** that CARE should make stronger and more intensive intervention in the detail aspects of water user organization. Special attention should be given in determining the water fee.

5. From 30 projects visited, only 3 projects have utilized Bank Saving accounts. The rest keep the accumulation of money from water fees within the organization (kept by the treasurer). There are many cases where the money is lended to the individual with special interest (locally is called "diputarkan"). The idea is to increase the amount of that organization's money. However this operation is risky and there are several cases where the borrowers could not repay their debt and consequently the accumulated funds disappear. On the other hand, being a socially-oriented village organization, the water users organization is usually very reluctant to sue their borrowers. This problem slowly erodes the motivation of the community to pay the water fee.

Therefore **it is recommended** that special effort be taken by CARE in order to assist the water user organizations especially in managing the accumulated funds from the water fee.

6. The involvement of women in the water committee is limited. The involvement of women can be found in 3 projects only and usually in the Administration section (seksi Administrasi). Given the reality that women as a group are the ones who are really suffering from lack of water and their important role in the overall health improvement, **it is recommended** that CARE should make more effort to involve women in the water user organizations.
7. **It is recommended** that more strategic and more intensive effort be taken by CARE in order to disseminate the CSF concept to other development actors (Government, NGOs and other Financial Institutions). At this moment none of them have taken concrete action to adopt or adapt the CSF concept.

In this respect various issues which may attract other development actors should be taken into account. That issue may vary from one development actor to another and it is designed as the role of the high caliber Training Specialist of CARE who is specially assigned for this program.

For example the Government organizations (such as Cipta Karya, Dinas Kesehatan, Bangdes at Kabupaten level) are more concerned about their financial portfolio, regardless of the rural water & sanitation projects are implemented by self financing method or not.

For the financial institutions, such as local banks or other lending institutions, repayment and profit are the most important issues for them. In order to convince them, the CSF program should prove to be able to fulfill their respective needs instead of just telling them that community self financing is possible.

8. Disseminating an innovative idea like the **CSF concept** can be regarded as planting a new type of seed. It needs time to be adapt to the soil, it needs time to grow, it needs more time to become strong and at the end may reach reproduction stage. During that delicate period, unnecessary external intervention may jeopardize the abovementioned process. The opposite extreme is a situation where that small and still weak tree totally collapses due to lack of fertilizer or too much fertilizer.

In this case the status of the CSF concept (in three working provinces) is like a small tree which is starting to grow slowly (embryonic stage).

In this study, intervention of other development actors (in the same area and same topic) is found. For example, the case of Kluwih in East Java where CARE has introduced the self financing concept to the community. Although the process was relatively slow, there are indications that the self-help spirit among the target community is growing. But, starting two years ago PLAN International is also active in that region, including Kluwih village. In this case, they help the local community in making a water system but the working mechanism is different. They give materials needed and the implementation is managed by a contractor (or private contractor-owned NGO). Slowly the self financing concept is forgotten and one day it may become a romantic story of the past.

Similar problems might happen in other regions now or in the future. And the other development actors are maybe other International NGOs, Indonesian NGOs, government organizations, and also bilateral/multilateral organizations.

Of course CARE was not able and should not be expected to work in total vacuum. Which means the situation as described above cannot be avoided totally, but at least can be minimized. **Therefore, for similar programs in the future, it is recommended** that special effort should be taken by CARE in order to avoid such overlapping.

9. The involvement of Financial institutions (such as banks or other lending institutions) in the CSF project is still minimal. And up to this moment none of them have already special schemes for water and sanitation. Just telling them that the community is able to finance is still not enough. From the lending point of view, high overhead is considered to be their main problem and it becomes a losing business. On other hand, CARE cannot prove that this operation sustains financially. Because the total Technical Assistance cost (personnel, operational, etc) which is borne by CARE is much higher than the total value of the project cost. For CARE it is still all right, because CARE is able to receive grants from various sources, but not for banks or other lending institutions.

Therefore for similar programs in the future **it is recommended** that CARE (or a special bureau under CARE) should act as a lending institution. If it is efficient and financially sustaining, the process to convince the banks or other lending institutions will be more effective.

Annex 1

List of Peoples Met and Interviewed

Annex 1

LIST OF PERSONS MET AND INTERVIEWED

1	Safrudin Aly	Bappeda/Sosbud
2	Ketut Sudiarte	Staff Dinas Kesehatan tk I, Propinsi NTB.
3	Louise Simpson	Consultant , Aidab, ESWS Project.
4	H.Abdullah Tahir	Kepada Direktorat Bangdes Kabupaten Lombok Barat, NTB.
5	A.Rahim	Ketua Bappeda Kabupaten Lombok Barat, NTB.
6	Jayante	Dinas PU Propinsi NTB.
7	Ir.Mamad	Kepala Biro Binsos Setwilda Jawa Barat
8	Drs.Kaswaya	Kasubag Kesmas Biro Binsos Setwilda Jawa Barat
9	Dra. Nani	Direktorat Bangdes tk I, Propinsi Jawa Barat.
10	Ir. Eka	Dinas PU tk I, Propinsi Jawa Barat.
11	Dedi	Bappeda tkI., Propinsi Jawa Barat.
12	Ir.Teti	Bappeda tkI., Propinsi Jawa Barat
13	Agus	Dinas Kesehatan Propinsi Jawa Barat.
14	Bagyo	Dinas Kesehatan Propinsi Jawa Barat.
15	Sukino	Dinas Kesehatan Kabupaten Pacitan, Jawa Timur.
16	Suwarsono	Dinas PU Kabupaten Pacitan, Jawa Timur.
17	Drs. Mustafa	Bangdes Kabupaten Pacitan, Jawa Timur.
18	Suyoto	Bappeda tk II, Kabupaten Pacitan Jawa Timur.
19	Rini	Bappeda tk II, Kabupaten Pacitan Jawa Timur
20	Riyanto	PDAM Pacitan.
21	Ir.Sunarti.S	Bappeda tk II, Kabupaten Pacitan Jawa Timur
22	Adji Setioprojo	CARE NTB - Chief Representative
23	Dedy Haryadi	YSLPP
24	Hardyanto	EX-CARE NTB (Lombok)
25	Husni	EX-CARE NTB (Sumbawa)
26	Ir.Purwiyanto	YKMI
27	Agus Samsul Hadi	YKMI
28	Sumaryani.HS	YKMI
29	Drs.Joko Siswanto	YASBU
30	Edy Sofiandi	YASBU

- 31 Kosasih Padmakusuma YASBU
- 32 Drs.Ikin Sodikin YASBU
- 33 Ir.Budi Raharja.Msc Project Coordinator for Water and Sanitation CARE Indonesia
- 34 Village Head and Personels of Water Users Organisation of 30 sites visited.

Annex 2

Questionnaires

A Data Umum

Nama Interviewer :

Tanggal Interview :

Interview di :

Desa :

Dukuh/RW

Kecamatan

Kabupaten

B Data Pribadi dan Keluarga Respondent

1 Nama Respondent (R) :

2 Umur R :

3 Status R : Kawin

1

Belum kawin

2

Cerai/Janda/Duda

3

Purik

4

4 Pendidikan R : Tidak Sekolah

1

SD

2

SLTP & setingkat

3

SLTA & setingkat

4

Akademi

5

Perguruan Tinggi

6

Untuk yang tidak lulus

tanyakan keluar tahun

keberapa :

Tahun Sukses : 5 Jumlah anak yang masih hidup (kecuali untuk yang Belum Kawin) 6 Jumlah Anggauta Keluarga (termasuk famili, pembantu, dlsb yang tinggal dirumah tsb lebih dari 6 bln) **C Pekerjaan, Pendapatan dan Pengeluaran**

7 Apa Pekerjaan Utama R :

Bekerja pada Pihak lain

1

Pada Pemerintah (pegawai negeri, ABRI, BUMN, dlsb)

a

Pada Swasta

b

Gaji/Upah diperoleh secara :

Harian

11

Mingguan

12

Bulanan

13

lainnya

99

Bekerja/Berusaha Sendiri

2

Dikerjakan sendiri/keluarga

a

Mempekerjakan orang lain

b

Berapa Pekerja/buruh yang

dipekerjakan R :

Khusus unt R yang pekerjaan utamanya Petani

Apakah R termasuk :

Petani Pemilik (Menyewakan/bagi hasil)

1

Petani Pemilik penggarap

2

Petani Penggarap

3

Berapa luas lahan yang dimiliki (ha).... Berapa yang digarap unt pertanian (ha)....

Macam tanaman yg diusahakan

Tanaman semusim

1

(padi/palawija/sayuran)

Tanaman Keras

2

c Pendapatan/Penerimaan dari usaha Pertanian yg dijual pada akhir tahun 1993/1994

Jenis yg dijual	Pendapatan ** Rp	Keterangan
Hsl Pertanian		
Hsl Peternakan		
Lainnya		
Total		

d Pendapatan/Penerimaan Keluarga dari sumber lain.

Jenis Lain	Penerimaan ** Rp	Keterangan
Pensiun		
Kiriman anak/famili		
Bea-siswa		
Lainnya		
Total		

11 Pengeluaran Keluarga setiap bulan

	Jenis Pengeluaran	Keterangan	Rp/bulan
a	Pengeluaran untuk makan, belanja dapur, jajan, minyak, bahan bakar, dlsb		
b	Pengeluaran untuk sabun, odol, shampo, alat kecantikan, dlsb		
c	Pengeluaran untuk pakaian, sepatu, dlsb		
d	Pengeluaran untuk Transportasi (bensin, perawatan dan/atau transportasi umum)		
e	Pengeluaran untuk ongkos Pendidikan (uang sekolah, buku, seragam, dlsb)		
f	Pengeluaran untuk perumahan (sewa, cicil, ngindung, dlsb)		
g	Pengeluaran untuk listrik		
h	Pengeluaran untuk Air		
i	Pengeluaran untuk sampah		
j	Pengeluaran untuk obat, dokter, biaya Puskesmas, dlsb		
k	Pengeluaran untuk surat kabar, majalah, dlsb		
l	Pengeluaran untuk hiburan (bioskop, dlsb)		
m	Pengeluaran untuk Bantuan Kepada Orang Tua, Famili, dlsb		
n	Pengeluaran untuk berbagai sumbangan (kematian, perkawinan, perayaan, dlsb)		
o	Pengeluaran untuk berbagai iuran (keamanan, kebersihan, dlsb)		
p	Pengeluaran untuk pajak (PBB, TV, Radio, Pajak Kendaraan, dlsb)		
q	Lainnya (Yang tidak termasuk diatas)		

D Sarana Air Bersih

12 Sekarang ini, darimana R mendapat air unt berbagai keperluan.

Untuk Minum & Masak	Kran Sambungan Rumah	1		
	Kran Umum	2	<input type="text"/>	
	Sumur pribadi	3		
	Sumur umum	4		
	Sungai	5		
	Belik/mata air	6		
	Lainnya	9		
	Untuk Mandi & Cuci	Kran Sambungan Rumah	1	
		Kran Umum	2	<input type="text"/>
Sumur pribadi		3		
Sumur umum		4		
Sungai		5		
Belik/mata air		6		
Lainnya		9		

13 Berapa lama waktu yang dibutuhkan untuk mengambil air untuk kebutuhan Keluarga setiap harinya

Untuk Minum & Masak	Langsung kran dirumah	0	
	< 30 menit	1	<input type="text"/>
	30 menit - 1 jam	2	
	1 - 2 jam	3	
	> 2 jam	4	
Untuk Mandi & Cuci	Langsung ditempat	0	
	< 30 menit	1	<input type="text"/>
	30 menit - 1 jam	2	
	1 - 2 jam	3	
	> 2 jam	4	

Bila air didapat dari kran umum, sungai, sumur umum, belik, disb ; siapa yang paling banyak melakukan tugas tersebut.

Bapak	1	
Ibu	2	<input type="text"/>
Anak	3	
lainnya	4	

14 Sebelum ada Proyek, dimana R mengambil air.

Untuk Minum & Masak	Kran Umum (dr proyek lain)	1	
	Sumur pribadi	2	<input type="text"/>
	Sumur umum	3	
	Sungai	4	
	Belik/mata air	5	
	Lainnya	9	
Untuk Mandi & Cuci	Kran Umum (dr proyek lain)	1	
	Sumur pribadi	2	<input type="text"/>
	Sumur umum	3	
	Sungai	4	
	Belik	5	
	Lainnya	9	

Pada saat itu berapa waktu yg dibutuhkan untuk mengambil air.

Untuk Minum & Masak	Langsung dirumah sendiri	0	
	< 30 menit	1	<input type="text"/>
	30 menit - 1 jam	2	
	1 - 2 jam	3	
	> 2 jam	4	
Untuk Mandi & Cuci	Langsung dirumah sendiri	0	
	< 30 menit	1	<input type="text"/>
	30 menit - 1 jam	2	
	1 - 2 jam	3	
	> 2 jam	4	

15 Menurut yang dirasakan oleh R, apakah ada perbedaan antara sekarang ini dengan dulu sebelum ada proyek air bersih /sanitasi ?

- Ya, bedanya amat besar 1
- Sekarang lebih lumayan 2
- Sama saja 3
- Saya tidak memakai air dari proyek 9

Untuk mereka yang menganggap ada bedanya atau yang merasa lebih lumayan, tanyakan kemudahan atau kenyamanan yang mereka rasakan.

(multiple-bisa lebih dari satu)

- Kwalitas air lebih baik a
- Air lebih terjamin (ada terus) b
- Lebih dekat c
- Lebih ringan (tidak perlu timba) d
- Lainnya m

16 Pada waktu pembuatan proyek air bersih/sanitasi apakah R, turut menyumbang (tenaga atau uang) ?

- Ya** 1
- Bila Ya, sumbangan R dalam bentuk apa ?
- Tenaga a
 - Uang Rp : b
 - Tenaga & uang Rp c
 - Lainnya m
- Jelaskan :

- Tidak** 2
- Alasan mengapa tidak menyumbang:
- Air bukan masalah a
 - Tenaga tidak tersedia b
 - Uang tidak tersedia c
 - Ada Proyek mengapa bayar d
 - Lainnya m
- Jelaskan :

17 Setelah adanya proyek air bersih/sanitasi apakah R membayar iuran untuk pemakaian air/sanitasi dan perawatan ?

- Ya** 1
- Bila Ya, iuran tersebut dibayar secara :
- Bulanan Rp a
 - Tiga bulanan : Rp b
 - Lainnya : Rp m
- Jelaskan :

- Menurut R iuran tersebut memberatkan atau tidak ?
- Terlampau mahal 11
 - Wajar 12
 - Terlampau murah 13
 - Lainnya : 99
- Jelaskan :

- Tidak** 2
- Karena :
- Organisasi pemakai air belum ada a
 - Terlampau mahal b
 - Lainnya : m
- Jelaskan :